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THIRTY-SECOND ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE

STATE OF NEW HAMPSHIRE

1901.

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REPORT OF THE INSURANCE COMMISSIONER.

STATE OF NEW HAMPSHIRE.

INSURANCE DEPARTMENT,

CONCORD, May 1, 1901.

To His Excellency the Governor:

The thirty-second annual report of the insurance commissioner is herewith respectfully submitted. Each branch of insurance, fire, life, miscellaneous, assessment, and fraternal, is classed in its proper place, and the changes occurring during the year, in each class, noted.

Abstracts of the annual statements of all authorized companies and associations, giving their condition on December 31, 1900, with statistical tables containing details of the business transacted, are printed herein.

FIRE INSURANCE.

CHANGES DURING THE YEAR.

Since the publication of the last report, the following changes have taken place among the companies coming under this head:

Withdrawn from the State.

The Bavarian Mortgage & Exchange Bank of Germany, Eastern of New York, Norwalk of Connecticut, St. Petersburg of Russia, Palatine of Manchester, Eng. The risks of the latter company were reinsured by the Palatine of London, Eng., which was licensed to do business in New Hampshire, on December 31, 1900.

Admitted to the State.

The Pelican of New York, National Standard of New York, American Central of St. Louis, Assurance Company of New York, Merrimack Mutual of Massachusetts, Skandia of Sweden, Palatine

of London, Eng., seven in all, five of other states and two of other countries. All but one are conducted on the stock plan. The license of the Manhattan Fire Insurance Company, as well as the licenses issued to its agents, on April 1, 1901, were revoked on the nineteenth of the same month. Notice of the same was wired the company, as required by law. Telegrams were also sent to its New Hampshire agents, notifying them of the commissioner's action, on the same date.

The cause of the revocation of the license was the condition of the company, as shown from a special examination made by the insurance department of New York. The company had re-entered New Hampshire, after increasing its capital to $500,000, in February, 1900. The result of the examination showed that the capital was impaired $490,000. No course, therefore, was left but to revoke the license, as the laws of this state require stock companies to possess a paid-up capital of $200,000 above all its liabilities.

NUMBER AND CHARACTER OF COMPANIES ON APRIL 1, 1901.

Stock Companies.

New Hampshire companies	6
Of other states	50
Of other countries	33
Total stock companies	89

Mutual Companies.

New Hampshire assessment	22	
New Hampshire cash	2	
Of other states	6	
Total mutual companies		30
Total stock and mutual companies		119

A net gain during the year of two companies, one each, stock and mutual.

FIRE INSURANCE BUSINESS IN NEW HAMPSHIRE.

DOMESTIC COMPANIES.

TOWN MUTUALS.

	1899.	1900.
Risks written	$680,546.00	$607,556.00
Premiums and assessments received	7,605.66	7,025.29
Losses paid	6,093.28	6,009.52
Risks in force	2,981,930.00	3,037,565.00

There has been but little change in the condition of this class of companies since 1899, the number remaining the same. One of them did not file its statement in season for the publication of an abstract in the last report. It was received this year and is published herein.

Six of them experienced no losses during the year. Among four of the balance, each suffered to the extent, respectively, of $5, $5.50, $10, and $30.

All are purely assessment. A policy fee ranging from fifty cents to one dollar is paid, and a small premium, from half of one per cent to five per cent of the premium note, is taken. Their business is confined to the towns in which they are located. More detailed accounts of their transactions will be found in the abstracts printed herein, and also in Statistical Tables 1, 2, and 3. Some of these companies have been in existence for many years; none of them can be classed as new. The dates of beginning business were as follows: 1846, one; 1849, two; 1850 and 1853, one each; 1857, two; 1859, 1860, 1861, 1862, 1871, 1874, 1876, 1877, one each; 1886, 1887, two each; in all, nineteen, a few of which can be classed as veterans, with good staying powers.

THE GRANGE, MERRIMACK COUNTY, AND ROCKINGHAM FARMERS' MUTUALS.

	1899.	1900.
Risks written	$2,931,298.00	$2,440,231.00
Premiums and assessments received	36,248.64	23,744.42
Losses paid	28,714.14	32,854.75
Risks in force	11,053,756.48	11,164,648.12

With these companies there has been a decrease in the amount of insurance written, but a slight increase in the amount of insurance in force. The policy fee of the Grange Company is one dollar, one half paid by the company and the other half by the insured. A cash premium of one half of one per cent of the amount at risk is collected. The cash resources of the company during the year 1900 were $14,149.73. The gross expenditures for the same period were $14,302.10. This company confines its business to the members of the New Hampshire State Grange. It began business on July 20, 1888. The last assessment was made on November 23, 1900. The notices were not mailed until December 31, following. The amount called for, as per statement, was $13,000.

The Merrimack County Mutual policy fee is fifty cents. It collects a cash premium of four per cent of the premium note. No assessment has been made since September, 1899. Its total resources in cash during the year, including a loan of $500, were $1,329.97. The expenditures for the same period were $1,313.73.

The Rockingham Farmers' collects a policy fee of fifty cents, and a cash premium of three per cent of the premium note. Its total cash resources during the year, including a loan of $16,350, were $30,110.89.

The gross expenditures for the same period, including $5,963.71 paid for borrowed money and interest, were $28,322.09. The last assessment, as per statement, was made on September 4, 1899. The amount collected was $30,741.28. This company began business in June, 1833, and is therefore the veteran of the assessment mutuals now in existence in the state.

Statistical Tables 4, 5, and 6 contain in detail the business of these three companies, all of which was within the state.

TWO CASH MUTUALS.

	1899.	1900.
Risks written	$4,114,560.33	$3,222,573.57
Premiums received	60,727.54	48,980.92
Losses paid	42,881.91	35,213.93

Eight companies of this class reported in 1891; but two of them survive. One, the Concord Mutual, collects a full cash premium, and, in addition, inserts a stipulation in each policy authorizing it

to collect, if necessary, twice the amount of the premium paid. Percentages of the cash premiums were returned during the year 1900 as follows: Forty per cent on five-year policies, thirty per cent on four-year policies, and twenty per cent on all others. The entire cash resources of the company during the year were $64,-950.74. The gross expenditures for the same period were $17,-396.10, $2,647.58 of which were dividends returned during the year as profits on terminated policies. The amount of the insurance in force December 31, 1900, was $2,225,493.29.

The other, the Manufacturers & Merchants', collects a full cash premium, and its policies contain the usual stipulation authorizing the collection, if necessary, of twice the amount of the premiums received.

Percentages of the cash premiums were returned during the year, of ten, twenty, and forty per cent, according to the terms of the policies. The cash resources of the company during the year were $80,442.96. The gross expenditures were $37,627.52, and the amount of insurance in force on December 31, last, was $4,-629,512.

SIX STOCK COMPANIES.

	1899.	1900.
Risks written	$35,933,736.94	$32,216,083.23
Premiums received	468,926.13	427,651.97
Losses paid	230,990.46	296,576.96

A decrease in risks written of $3,717,653.73; in premiums received, of $41,274.16; and an increase in losses of $65,686.50. This showing is not up to the average experience of those companies in New Hampshire, but increased losses has been the rule for several years past, and until this year our state has been favored, having been an exception.

TOTAL BUSINESS OF ALL NEW HAMPSHIRE COMPANIES WITHIN THE STATE.

	1899.	1900.
Risks written	$43,660,141.81	$38,486,443.80
Premiums received	573,507.97	506,502.60
Losses paid	308,579.79	370,655.16

A decrease in risks written of $5,173,697.01; in premiums received, of $65,999.37; and an increase in losses paid of $62,075.37.

COMPANIES OF OTHER STATES.

	1899.	1900.
Risks written	$37,685,519.13	$39,582,829.82
Premiums received	529,481.37	515,068.86
Losses paid	279,224.20	309,509.08

An increase in risks written of $1,897,310.69; a decrease in premiums received of $14,412.51; and an increase in losses paid of $30,284.88.

With an increase of insurance written of nearly two millions, and a decrease in premiums of over fourteen thousand dollars, it is fair to infer that there was a decrease in rates to account for the seeming discrepancy. In such a case the policy-holders have reaped the benefit.

COMPANIES OF OTHER COUNTRIES.

	1899.	1900.
Risks written	$22,328,520.12	$24,880,292.14
Premiums received	265,199.59	275,273.94
Losses paid	159,524.91	151,511.09

An increase in risks written of $2,551,772.02; in premiums received of $10,074.35; and a decrease in losses paid of $7,013.82.

The experiences of companies of other countries during the year, in New Hampshire, as compared with the year previous, have been favorable, and in this respect lead the other authorized companies, domestic as well as of other states.

TOTAL BUSINESS OF ALL AUTHORIZED COMPANIES IN NEW HAMPSHIRE.

	1899.	1900.
Risks written	$103,674,181.06	$102,949,565.76
Premiums received	1,368,189.93	1,297,844.40
Losses paid	747,328.90	831,675.33

In comparison with the business of 1899, there has been a decrease in risks written of $724,615.30; in premiums received, of $70,344.53; and an increase in losses paid of $84,346.43.

THE TOWN MUTUAL INSURANCE COMPANIES.—BUSINESS OF THIRTY-ONE YEARS.

Years.	Amount at risk.	Premiums received.	Assessments made.	Losses paid.	Expenses.	Number of companies.
1870.....	$1,900,770	$490.02	$847.00	$835.17	$484.40	14
1871.....	2,126,612	674.23	5,014.46	4,920.29	874.82	15
1872.....	2,136,460	560.46	2,216.65	2,166.00	845.28	15
1873.....	2,241,627	901.42	4,381.66	3,146.25	855.51	16
1874.	2,255,247	615.22	2,015.09	683.50	944.61	16
1875	1,187,436	624.76	2,302.44	2,233.00	658.41	15
1876.....	1,952,096	615.01	799.69	1,202.20	622.68	16
1877.....	2,300,104	723.96	3,251.97	5,316.59	720.57	16
1878.....	2,322,837	545.18	4,620.23	7,113.16	1,295.10	16
1879.....	2,207,693	602.77	3,226.01	3,237.32	919.46	16
1880.....	2,088,891	558.44	5,987.96	3,686.89	964.96	16
1881.....	2,306,261	1,323.83	2,114.31	2,429 28	760.56	18
1882.....	2,305,472	741.10	2,863.90	1,199.70	1,034.78	18
1883.....	2,207,149	798.77	1,134.23	1,041.52	910.89	17
1884.....	2,226,008	620.37	1,594.13	2,120.72	762.75	17
1885.....	2,261,312	660.50	2,882.38	2,722.50	581.64	17
1886.....	2,609,924	1,240.74	2,372.72	2,071.98	1,493.50	21
1887.....	2,992,277	2,156.66	2,928.38	1,845.41	2,143.00	23
1888.....	3,239,809	1,980.13	11,062.62	9,423.36	2,309.12	25
1889.....	3,236,566	1,534.55	5,697.90	5,708.47	1,234.99	24
1890.....	3,232,458	1,683.07	5,261.81	7,688.52	1,630.33	23
1891.....	3,237,343	2,202.73	4,707.45	4,677.80	2,805.44	22
1892.....	3,221,214	2,004.70	7,116.21	3,027.50	1,125.61	22
1893.....	3,029,879	9,530.51	3,903.27	8,007.05	1,459.80	21
1894.....	2,963,275	1,998.16	5,107.47	5,874.36	2,272.55	21
1895.....	2,949,892	1,711.07	6,458.33	7,038.05	1,132.12	22
1896.....	2,923,921	1,929.48	3,328.48	2,927.20	1,154.73	20
1897.....	2,947,547	1,965.46	4,004.21	3,937.89	1,153.60	19
1898.....	2,958,858	2,078.12	1,662.38	2,169.15	1,127.53	19
1899.....	2,981,930	2,615.91	4,989.75	6,093.28	1,495.88	18
1900.....	3,037,565	2,184.37	4,840.92	6,009.52	1,256.79	19
	$79,665,433	$47,871.70	$118,281.50	$120,553.63	$37,031.41	....

GRANGE AND COUNTY MUTUALS.—BUSINESS OF THIRTEEN YEARS.

Years.	Risks in force.	Assessments and premiums received.	Losses paid.	Expense of management.
1888	$1,114,800.00	$4,382.07	$3,033.83	$2,164.24
1889	1,213,465.00	15,681.67	7,738.10	2,166.63
1890	1,336,951.00	8,768.19	9,618.75	2,569.95
1891	1,479,567.00	19,786.02	10,753.13	3,004.61
1892	1,579,383.00	9,840.82	15,914.37	3,068.64
1893	1,866,884.00	19,862.49	15,354.92	3,022.87
1894	2,374,202.00	15,076.42	15,977.97	4,297.91
1895	2,397,586.00	22,016.88	19,551.82	3,479.48
1896	2,523,547.00	31,483.10	25,800.55	6,763.20
1897	2,267,065.00	27,263.87	19,384.90	3,916.04
1898	2,533,894.00	23,014.80	24,192.57	5,511.62
1899	2,931,298.00	36,248.64	28,714.14	6,005.06
1900	2,440,231.00	23,744.42	32,854.75	5,119.46
	$26,058,873.00	$257,169.39	$228,889.80	$51,089.71

VALUED POLICY LAW EXPERIENCE.

The comparative tables, giving the experience of the fire insurance companies in this state since the enactment of the valued policy law in 1885, are continued. Table 1 contains the risks written, premiums received, and the losses paid, with ratios of each, from 1870 to 1884, inclusive, and Table 2 gives the experience from 1886 to 1900, inclusive,—fifteen years,—with ratios.

TABLE No. 1.

Years.	Risks written.	Premiums received.	Losses paid.	Ratio of losses to premiums.	Ratio of premiums received to risks written.
1870	$36,207,134.00	$425,277.01	$360,559.06	84.00	1.17
1871	43,369,161.00	498,533.17	247,827.18	49.00	1.15
1872	39,587,121.77	482,348.74	299,295.78	62.04	1.22
1873	34,102,522.00	486,679.53	403,766.83	82.96	1.42
1874	38,923,943.00	527,869.55	314,077.70	50.02	1.35
1875	43,539,576.00	623,696.29	426,646.17	68.00	1.43
1876	44,214,248.00	606,295.52	424,745.68	70.05	1.36
1877	38,226,890.00	509,469.87	294,427.49	57.79	1.17
1878	38,447,894.00	458,978.31	400,355.34	87.22	1.15
1879	37,728,541.00	459,862.46	343,681.54	74.72	1.28
1880	39,947,421.00	483,299.56	279,023.88	57.75	1.11
1881	41,625,013.00	503,658.98	374,962.18	74.44	1.40
1882	48,263,719.00	590,837.56	391,067.36	66.18	1.43
1883	50,968,941.00	620,775.60	382,892.42	61.68	1.37
1884	44,724,531.00	615,273.21	308,242.10	50.09	1.33
	$619,876,555.77	$7,876,670.93	$5,303,039.31	67.32	1.27

TABLE No. 2.

1886	$47,466,434.00	$555,924.35	$112,030.01	20.15	1.17
1887	55,550,441.00	711,317.52	399,084.15	56.10	1.28
1888	60,810,197.00	744,613.79	269,634.66	36.21	1.22
1889	62,829,643.00	775,531.45	231,300.13	29.82	1.23
1890	75,336,186.00	941,920.84	416,320.28	44.19	1.25
1891	75,966,240.00	933,095.22	363,426.58	38.94	1.22
1892	83,561,936.00	1,021,726.01	592,638.40	58.00	1.22
1893	95,348,305.00	1,114,961.96	450,042.41	40.36	1.17
1894	76,071,775.00	987,777.27	573,076.42	58.01	1.29
1895	82,989,202.00	1,098,978.07	481,736.34	42.83	1.32
1896	89,427,741.00	1,199,879.97	553,045.54	46.09	1.34
1897	82,155,361.36	1,086,064.07	499,320.55	45.95	1.32
1898	91,398,915.80	1,169,867.30	617,459.56	52.78	1.28
1899	103,674,181.06	1,368,189.93	747,328.90	54.62	1.32
1900	102,949,565.76	1,297,844.40	831,675.33	64.08	1.26
	$1,185,536,123.98	$15,007,692.15	$7,138,119.26	47.56	1.26

The loss ratio of 1900 is the highest of that of any year since 1885.

An increased fire waste has been the rule for several years past. This year, New Hampshire has had to report its share of it, but the following tabulation shows that the same situation exists in the states adjacent to it. The ratios of losses for twenty-one years, and for the year 1900, are taken from the "Underwriter" of New York.

Connecticut	21 years, 47.4	for 1900, 47.2
Massachusetts	21 years, 58.2	for 1900, 47.4
Maine	21 years, 59.5	for 1900, 54.9
New Hampshire	15 years, 47.5	for 1900, 64.8
Vermont	21 years, 67.9	for 1900, 70.3
Rhode Island	21 years, 52.4	for 1900, 73.2
New York	24 years, 62.3	for 1900, 71.6
New Jersey	21 years, 50.9	for 1900, 86.0

FIRE STATISTICS.

Table 22 gives the usual statistics relating to the fires occurring during the year 1900. Returns were filed from all but five towns.

Accuracy cannot be claimed for the information contained in the reports received from outside of the cities and large towns. This is due partially to the officers making the returns, and, as well, to those who can furnish the information, but refuse to for obvious reasons. Even with these drawbacks the reports are of value.

The total number of fires occurring during the year was 546. Three causes, namely, "defective chimneys," 71; "exposure," 88; and "unknown," 111, cover one half, practically, of the whole.

The number of buildings reported as totally destroyed was 215, 115 of which were dwellings, or farm buildings; the number of buildings partially destroyed was 329; aggregate, 544. The amount of insurance on the buildings was $768,865; on contents, $467,-371; total, $1,236,236. The amount of loss on buildings was $512,094; on contents, $294,808; total, $806,902.

The amount of insurance paid on buildings was $305,554; on contents, $179,542; total, $485,096.

In many instances the losses had not been adjusted or paid, or the figures of them could not be secured when the reports were filed, which will explain the discrepancy between the losses paid and the losses incurred. Of the 215 buildings totally destroyed, 38 were returned as uninsured, with a value of $32,050. The buildings were, respectively, one hotel, eight barns, nine sawmills, and twenty dwellings or farm buildings. Deducting these 38 buildings from the whole number totally destroyed, there will be left 177, upon which there was an insurance of $222,167.

Under the valued policy law, the insured are entitled to this amount unless fraud is proven. The entire loss, total and partial, on buildings was $512,094. Deducting $222,167 paid for total losses on buildings, $289,927 would represent the amount of insurance paid for partial losses on buildings. The returns filed by the clerks of the ten cities in the state, so far as the valuation of property, the amount of insurance carried, the damage, and the insurance paid are concerned, are complete in every respect. The information is given the clerks of the cities by the several chiefs of the fire departments, and this part of the work is done thoroughly. Few incendiary fires have been reported from the cities. How many of those reported as unknown would come under that head, is a problem not easy of solution, but that the chiefs do all in their power to ascertain the causes of fires in their respective cities, with the means at their disposal, cannot be gainsaid. In one of the cities there was but one total loss on buildings. In the other nine there were total losses of fifteen buildings, the insurance loss of which was $22,125.

If the risks on farm buildings have, as it is said, become more hazardous for several years past, a partial remedy is in the hands of the agents. Too liberal writing in a certain part of the state, in the past, admitted, in some instances, by parties interested, is evidence of this.

The following table gives the amount of insurance carried on buildings only, totally or partially destroyed, in the cities named, with the amount of insurance paid:

	Insurance carried.	Insurance paid.
Nashua	$47,396.66	$11,999.95
Concord	78,825.00	17,927.57

Somersworth	$16,250.00	$5,480.38
Rochester	19,500.00	3,132.00
Portsmouth	19,500.00	2,825.00
Manchester	99,320.00	5,942.67
Keene	54,162.53	6,496.67
Laconia	20,750.00	11,034.46
Franklin	20,750.00	15,582.87
Dover	29,250.00	4,095.41
Berlin	11,550.00	1,186.43
	$417,254.19	$85,703.41

The returns from these cities were complete. All of the insurance due was paid but $100. That each is in possession of a good fire department goes without saying, for the figures prove it. The amount of insurance paid for losses on buildings, total and partial, is but a fraction over one fifth of the entire amount of the insurance carried.

The foregoing table gives the amount of insurance carried on the buildings burned in the ten cities, with the amount of insurance paid.

The following tabulation gives the estimated value returned of the buildings and contents totally or partially destroyed in the ten cities, the amount of the insurance carried, the amount of the damage, as well as the amount of the insurance paid:

	Valuation.	Damage to.	Insurance on.	Insurance paid
Berlin	$23,750.00	$5,360.38	$14,200.00	$2,396.39
Concord	225,190.71	56,053.56	146,900.00	46,392.10
Dover	89,075.00	11,333.91	60,600.00	11,245.50
Franklin	114,100.00	52,851.85	51,350.00	32,747.85
Keene	186,100.00	33,041.83	32,432.04	17,449.01
Laconia	90,200.00	33,746.86	34,350.00	20,748.00
Manchester	168,706.89	12,869.52	125,520.00	10,880.52
Portsmouth	47,100.00	6,240.04	22,300.00	4,260.04
Rochester	46,800.00	4,503.15	32,900.00	4,102.90
Somersworth	29,315.00	7,514.78	22,050.00	6,349.78
Nashua	124,900.00	18,976.34	60,896.66	15,581.30
	$1,035,237.60	$242,492.12	$603,498.70	$172,153.39

Of the buildings burned in the ten cities, 205 in all, 26 were constructed of brick and 179 of wood. The number of dwellings, of the total returned, was 108. Among the causes given for the fires in the ten cities were, lightning, 4; incendiary, 4; unknown, 53. Ninety-six towns of the 236 in the state, including cities, reported "No fires." The number of incendiary fires reported for the entire state was 23.

FIDELITY AND SURETY COMPANIES.

	1899.	1900.
Risks written	$4,946,065.00	$5,532,011.00
Premiums	18,811.55	18,234.91
Losses paid	8,121.60	4,675.40

An increase in risks written of $585,946.00; a decrease in premiums of $576.64; and a decrease in losses paid of $3,446.20. An increase in business usually brings with it an increase of income, but this must be one of the exceptions in order to prove the rule,—an increase of over half a million in insurance written resulting in a loss of nearly $600 in premiums. But one company experienced any losses during the years 1899 and 1900. The only change occurring among companies of this class was the admission of the American Bonding & Trust Company of Baltimore in January of the present year. It possesses a paid-up cash capital of one million. Eight companies, including the latter, are authorized to transact the business of fidelity and surety in this state.

None of them do any other kind of business in the state, and but one of them does any other kind of business within or without the state.

The aggregate paid-up capital of the eight companies is $8,304,000.00 and the surplus as to policy-holders of all on December 31 last was $14,196,363.02.

The companies are as follows: American Surety Company of New York, Lawyers' Surety Company of New York, National Surety of New York, City Trust, Safe Deposit & Trust Company of Philadelphia, Guaranty Company of North America of Montreal, Fidelity & Deposit Company of Baltimore, United States Fidelity & Guaranty Company of Baltimore, American Bonding & Trust Company of Baltimore.

CASUALTY COMPANIES.

	1899.	1900.
Risks written	$14,251,231.29	$17,140,645.22
Premiums received	71,389.40	85,973.17
Losses paid	26,571.52	26,894.44

An increase in risks written of $2,889,413.93; in premiums of $14,583.77; and an increase in losses paid of $322.92.

One other company authorized to do business here did nothing in the state in 1900. Fifteen companies are licensed to do business in New Hampshire, all of other states and countries.

LIFE INSURANCE.

	1899.		1900.
Premiums received	$1,246,649.00		$1,160,585.54
Losses paid	659,235.00		621,465.48
Policies issued (3,686)	4,790,290.35	(7,449)	6,449,726.79
Policies in force (26,790)	32,702,103.25	(24,931)	36,266,345.34

An increase in risks written of $1,659,436.44, but a decrease in the amount of premiums received of $86,063.46, and a decrease in losses paid of $37,769.52.

The absence of domestic life insurance companies relieves this department from the labors and responsibilities imposed by their presence. At the same time it deprives the commissioner of the experience he might otherwise profit by. Those authorized to do business here from other states are, as a rule, under strict supervision, and their statements, filed annually here, are accompanied by the certificates of the valuations of policies made by the actuaries of the departments in which they are located.

Since the appointment of the present commissioner in 1890, there have been no failures among the life companies authorized to do business here. There have been few complaints of their not meeting their just obligations. Occasionally a little dissatisfaction finds expression in a letter to the commissioner, but these exceptions to the rule are confined more to agents of rival companies than to the company's policy-holders.

The maturity of an endowment policy sometimes brings with it a little feeling, for the reason that the amount payable is not so large

as the policy-holder expected, or as the latter claims the agent promised when he placed the insurance. The person surviving long enough to receive payment on an endowment policy very often forgets that he has had his life insured, as well as an investment, which the company would have had to pay in full to his beneficiary in case he died after the payment of the first premium.

Two things persons having insurance placed on their lives ought to remember:

First, to read their contracts carefully before accepting them. If the terms are not understood, let them seek information of some one who can make them clear. Companies cannot be held responsible for the promises of their agents. All the policy-holders can expect or the law will exact is the amount written in the contract, with the accumulations from dividends and other sources named therein. What the latter may amount to is purely a matter of estimate and is no part of the contract itself. These reflections have been evoked by two complaints made within ten years, of the nature described, accompanied with the request that the commissioner revoke the licenses of the companies. In each case the parties feeling aggrieved were respectfully referred to the state court for a remedy. If the decision was in favor of the policy-holders, and the company refused to abide by it, then the commissioner could take action.

Second, policy-holders should pay their premiums on or before the date on which they become due. As a rule it is safer to pay before. Prompt payments are insisted on in the contract, and the penalty for failure to do so is the lapse of the policy. This has also been the occasion of some of the complaints, but if the rule in enforcing payment of premiums among insurance companies, at the time they are due, was general, and applied to all kinds of business, many leeches who beat their way through the world, living very often on the fat of the land, would either be obliged to go to work, starve, or enter the poorhouse.

So far as known, all just claims against the life insurance companies are paid promptly and in full. With a knowledge of this latter fact, the necessity for the prompt payment of premiums when due is obvious, and the companies are justified in enforcing the penalty when the terms of the contract are not complied with.

Did they not, it would be impossible to meet their obligations on time. Twenty-four life companies are licensed to do business in the state.

PREMIUMS RECEIVED AND LOSSES PAID BY ALL THE COMPANIES AND ASSOCIATIONS IN NEW HAMPSHIRE.

	Premiums received.	Losses paid.
Fire companies	$1,297,844.40	$831,675.33
Surety companies	18,234.91	4,675.40
Casualty companies	85,973.44	26,894.44
Life companies	1,160,585.54	621,465.48
Assessment companies	49,674.34	22,431.18
Fraternal associations	346,660.70	337,218.80
	$2,958,973.33	$1,844,360.63

These figures give an idea of the volume of business transacted by insurance companies and associations in New Hampshire during the year 1900. Practically three millions of dollars in round numbers were paid in premiums and assessments. Were there added to this amount the sum paid by the manufactories in the state insured in the Mill Mutuals the amount would be largely augmented.

ASSESSMENT CASUALTY COMPANIES.

	1899		1900.
Income	$62,754.24		$49,674.34
Losses paid	28,882.12		22,431.18
Certificates in force	(5,524) 2,257,950.00	(4,094)	1,769,775.00

Two companies of this class, namely, the Northwestern Benevolent Society and the United States Benevolent Society, the first of Duluth, Minn., the other of Saginaw, Mich., were reinsured respectively by the Continental Casualty Company of Indiana, headquarters in Chicago, and the United States Health & Accident Company of Saginaw.

The latter companies were authorized to do business in this state in the early part of the year. Both are conducted on the stock plan. The Continental Casualty possesses a paid-up capital of $300,000; the United States possesses a paid-up capital of $200,000. Both will transact a health and accident business.

The only change during the year, besides the absorption of the two companies mentioned, was the admission of the National Accident Society of New York. This makes the number of assessment associations licensed to do business in New Hampshire on May 1, seven.

Application was made for license by the Brotherhood Accident Company of Boston, under the requirements of chapter 86, Laws of 1895, relating to fraternal associations. License was refused on the ground that the expense account of the association was not such as to warrant the company's admission. It is classed in the Massachusetts report for 1899, not with the regular fraternals, but the "Branch system with restricted membership."

The company paid in 1899, according to that report, $27,158 for losses and $40,000 for expenses. The company appealed from the ruling of the commissioner to the court, which has not, to date, rendered a decision.

FRATERNAL BENEFICIARY ASSOCIATIONS.

	1899.	1900.
Income	$298,530.35	$346,660.70
Losses paid (176)	279,913.00	(186) 337,218.80
Certificates in force	20,174.00	21,773.00

The only change occurring during the year among the associations of this class was the retirement from the state of the American Legion of Honor. No statement was received, but that filed for the year ending December 31, 1899, showed that it had made a net loss in number of certificates during that year of 12,502. The number of certificates in force in New Hampshire on the same date was 180. This company during its existence has paid in benefits to its members or beneficiaries over forty millions of dollars.

It has been honorably conducted, and if obliged to suspend, it will go out with a clean record. The statement of the Odd Fellows' Mutual Relief Association of Lakeport was not received in season to allow an abstract of it to be published in this report.

Chapter 86, Laws of 1895, as amended by the legislature of 1901, gives the insurance commissioner the same discretionary power

over fraternal associations which the statutes gave him over all other insurance companies and associations before its amendment. That this change was needed, the experience of the past six years has proved.

The assessment life business is practically dead, in its old form, and its ending, in many instances, was anything but honorable to its management. It reappears occasionally, however, under the guise of fraternal insurance, using the name of the latter to escape supervision, but following the old methods of the former.

Several associations of this character have been refused admission to this state on the ground that the salaries paid the officers, as well as the general expense of management, was not such as to justify their classification as fraternal associations. Others had been admitted before their true character was discovered, and to prevent the continuation of this, the law was amended. One illustration will serve to prove what has been written regarding them, and at the same time show the fallacy of classing such organizations as fraternal, even when incorporated as such under the laws of other states.

The following tabulation gives the comparative loss and expense accounts of several of them for the year 1900. Instead of giving their names they are numbered.

	Losses paid.	Expense of management.
No. 1	$2,688.00	$9,108.00
No. 2	8,727.00	25,116.00
No. 3	9,618.00	25,448.00
No. 4	37,033.00	53,668.00
No. 5	25,600.00	34,337.00
No. 6	64,282.00	79,892.00
Total	$147,948.00	$227,569.00

From this table it can be seen that the beneficiaries received $147,948, while the officers, agents, and other employees received $227,569, less the amount paid for stationery, etc., being $79,621 more than the sum paid beneficiaries. The reader can see at a glance how much fraternity there is about associations like these. Nevertheless, one of them appealed to the New Hampshire courts,

claiming admission as a fraternal association, when license was refused by the insurance commissioner.

Another very objectionable feature was printed in their policies. The substance of it was that unless the company was notified at the home office, by the beneficiary or his physician, within ten days of the beginning of the sickness, or the occurrence of the accident, all benefits were forfeited. The time varied, as some made it fourteen days. To offset such injurious methods, and to keep such associations within bounds, the law of 1886 was amended for the better protection of people seeking this kind of insurance.

Such of the companies or associations of this class, printing in their policies, or certificates, the conditions described, were notified, during the month of March, of the present year, that their licenses would not be renewed on April 1, unless such stipulations were eliminated from the policies, or certificates, issued to their New Hampshire members. To this request each company agreed to comply, and licenses were accordingly granted on the date mentioned.

Three associations organized under the laws of their own states as fraternals, and two incorporated as assessment associations, were authorized to do business here. It is but fair to state that the two latter, not claiming to be fraternal, although having the stipulations mentioned in the policies issued by them, never made an attempt to enforce them in New Hampshire. Whatever may have been the intent to place them in the certificates, so far as the knowledge of the commissioner goes, no mercy was shown the *honest* claimant, who failed to file his notice of his disability himself, or by his physician, or within the prescribed time.

If he sought redress from the company, his attention was simply called to the contract. Even if notice was received by the company in its office within the required limit, but sent by the son or daughter, or a friend of the beneficiary, instead of by himself, or by his physician, he was not notified by the company of his error, and when he wrote for information later, his attention was simply called to the contract which required the notice to be filed by the parties named therein, within the limit of ten or fourteen days. In consequence, he had no legal claim for benefits.

To remedy this mode of procedure, the commissioner exercised the discretion allowed him by law.

THE INSURANCE COMMISSIONER'S REPORT.

Section 18, chapter 167 of the Public Statutes relates to the publication of the annual report of the insurance commissioner.

It reads, "He shall, on or before the first day of May in each year, file with the secretary of state his annual report. He shall give therein the following statistics relating to each domestic company: The amount of its capital stock, premium notes, risks, losses during the preceding year, indebtedness for borrowed money, indebtedness for losses, expenses in adjusting losses, assessments, collections upon assessments, expense of making such collections, payments to each of its officers for services, payments to agents for applications for insurance, indebtedness to each officer for services, the sum allowed to officers and agents for travel, and for services while adjusting losses, and such other statistics as will give full information in regard to the management of the company and its financial standing. He shall give therein an abstract of the annual reports made to him by foreign insurance companies doing business in the state. He shall include therein an account of all sums collected by him for the use of the state during the year, and of the expenses of his office. He shall also give such further information and such recommendations in relation to the subject of insurance as he shall deem to be of use to the legislature and the people of the state."

This quotation from the statute is given in order to show that the insurance commissioner has no option in relation to the material entering into his report. The law reads that "*He shall*" give therein the information called for, and in consequence it is printed as the statute requires, condensed so far as it can be and have it intelligible.

A recent editorial in one of the leading state dailies is the occasion for alluding to this matter. It said, among other things, without mentioning any special department, that "This business of padding reports has gone on until the bill for state printing has become enormous."

And again, "Of those biennial reports the longest was that of the insurance commissioner, 568 pages. The Board of Agriculture came next, with 452 pages," etc. The writer should have used the word *annual* instead of *biennial*, in connection with the insurance commissioner's report. The great point with the insurance commissioner during the past ten years, in preparing his report, has been how to contract instead of trying to expand it. The difficulty he has experienced in this direction can be seen on comparing the number of companies and associations under his supervision in 1890 with those of 1899. Before 1891, what are known as assessment life and casualty companies and fraternal associations were not obliged to report to the insurance commissioner. Consequently no abstracts of their statements or statistical tables of their condition were published in the annual reports before the year mentioned. In 1891 every company and association, transacting any kind of insurance business in the state, was obliged to come under the supervision of the insurance commissioner, and has been since then adding to the labors of the office, as well as to the bulk of the report. To prove this the following comparative statement is given: The report of 1890 contains 434 pages; that of 1899 contains 568 pages. The number of companies and associations having abstracts of their statements published in the report of 1890 was 109; the number of companies and associations having abstracts of their statements published in the report of 1899 was 196. In addition, there were five companies and associations in the state that had not filed their statements in season for publication.

Each company and association is entitled to its proportion of space, yet while the number of companies increased nearly one hundred per cent, the number of additional pages was considerably less than twenty-five per cent.

A comparison of the business of 1890 with that of 1899 will make the contrast still greater. As the premiums received from the insurance companies and associations denote the volume of business transacted, they alone are given. The figures are as follows:

	1890.	1899.
Fire premiums	$551,729.17	$1,368,189.93
All other premiums	879,113.76	1,679,517.19
	$1,430,842.93	$3,047,707.12

The increase in premiums in the ten years was $1,616,864.19, considerably over one hundred per cent. Another comparison can be made in giving the income to the state from the fees and taxes paid by foreign companies for the years named.

	1890.	1900.
From fees	$4,808.60	$13,018.75
From taxes	9,643.63	32,556.68
	$14,452.23	$45,575.43

These figures show a gain in income to the state of considerably over three hundred per cent, due to an increase in the fees as well as in the business transacted.

When the insurance department was created in 1870 the fees, as separate from the taxes, were imposed on the companies to pay the expenses of the department. The amount received from this source up to 1893 failed to pay the expenses. In that year, and every year since then, the income has exceeded the expense. The following figures show the contrast in the income from fees between 1893 and 1900, as well as in the expense of the department for both years:

	1893.	1900.
Income from fees	$6,221.00	$13,018.75
Expense of department	6,211.01	6,814.63
Surplus	$10.01	$6,204.12

These figures speak for themselves. The surplus from fees over and above the entire expense of the department for the year 1900 is $6,204.12, as against $10.01 in 1893.

It should also be mentioned that in the expense for 1900 is included the printing of the report for the years 1899 and 1900. Usually the cost of but one report is included in the year's expenses, but the report of 1900 being printed earlier than ever before, payment was included for it in the same year with that of 1899. Considerable space is taken in the text of the report, to give the summaries of the volume of business transacted during the year by the several classes of insurance companies and associations, in order to give to parties interested the information which they

could not acquire otherwise, without referring to the statistical tables, or to the abstracts of the statements printed therein, which the average reader could not easily understand, but which are of value to the insurance companies, brokers, and agents, and are published in compliance with the requirements of the statutes.

This explanation of the affairs of the insurance department has been deemed necessary. The expense not only of printing the report, but for everything else connected with the insurance department, is paid from the fees assessed on the companies for that purpose, and as the figures given herein show, the income from this source is, and has been for several years past, double the expense of the department.

RECEIPTS AND EXPENDITURES.

The income to the state from the insurance companies and associations, domestic and foreign, for the year ending June 1, 1901, and the expense of the insurance department for the year ending June 1, 1900, were as follows:

RECEIPTS.

From sale of blanks		$5.00
From sale of reports		11.25
Certificates		74.00
Service of legal process		110.00
Annual fees New Hampshire fire companies (30)		150.00
Annual fees New Hampshire fraternal associations (6)		30.00
Annual fees foreign fraternal (27)		135.00
Annual fees assessment casualty (8)		150.00
Annual fees fidelity and casualty companies (19)		381.00
Annual fees life companies (23)		474.00
Annual fees Maryland companies (4)		1,275.00
Annual fees foreign fire companies (85)		1,710.00
Admission fees foreign companies (11)		603.00
Total		$5,108.75
Organizers' licenses (6)	$6.00	
Steam boiler licenses (5)	50.00	
Continental casualty licenses (28)	140.00	

Agents' licenses (3,857)	$7,714.00	
Total agents' licenses (3,896)		$7,910.00
Total receipts from fees		$13,018.75
Tax on premiums, foreign companies		32,556.68
Total fees and taxes from insurance department		$45,575.43
Tax paid state treasurer by domestic fire companies		14,750.00
Total amount paid state treasurer		$60,325.43

Expenditures for the year ending June 1, 1900:

EXPENDITURES.

Telegraph	$2.61
Typewriter supplies	3.50
State of Connecticut blanks	10.00
I. C. Evans, stationery	11.50
Express	16.26
Silsby, stationery and supplies	37.36
Traveling expenses	77.86
Telephone	97.17
Blank statements	97.50
Stamps	100.80
All other expenses	13.81
Printing blanks	299.10
Salary of clerk	1,000.00
Salary of commissioner	2,000.00
Printing report, two years	3,047.16
	$6,814.63

The income of the insurance department is given for the year ending June 1, 1901. The expenditures of the department as given are for the year ending June 1, 1900. The report of the state treasurer is for the year ending June 1, annually, consequently it would be impossible to give the expenditures for the year ending June 1 of the present year. The gain in income to the state from fees and taxes for the year is $3,579.43.

TAX STATEMENT.

No. 33 of the Statistical Tables contains the amount of premiums received on their New Hampshire business by all of the insurance companies, with the amount of tax paid by each. A discrepancy will be noticed between the amount assessed on some twenty of the companies as against the balance of the number.

This was caused by an omission in the first tax statements filed, but which was corrected later when the attention of the companies was called to it by the insurance commissioner. The amount of the tax on the table was increased, but the figures of the premiums were not changed, as the error arose over the deductions for reinsurance. These deductions are allowed by law, and the reinsuring companies should have returned the amounts in the tax statements filed originally. The omission to do this is the occasion of the discrepancy mentioned.

LEGISLATION OF 1901.

The only insurance legislation of 1901 was an amendment to chapter 86, Laws of 1895, relating to fraternal beneficiary associations, and an amendment to chapter 169, section 14, Public Statutes, relating to the tax on the premiums received on their New Hampshire business by foreign companies.

Chapter 86, as amended, gives the insurance commissioner the same discretionary power over the class of associations mentioned therein as the statutes gave him over all other insurance companies and associations before its amendment.

Chapter 169, as amended, provides for the imposition of a two per cent tax on the New Hampshire premiums of all licensed insurance companies except those engaged in the life insurance business.

A NEW STATE INDUSTRY.

Some time ago letters were received by the insurance commissioner from several parties in New York city, asking for information as to the condition of the Kearsarge Fire Insurance Company of Concord, N. H.

The commissioner not being aware, officially, of the existence of such a company replied to that effect. Later, on investigation,

he found that a charter bearing the name of such a company, and the property of residents of this state, had been sold to parties residing in New York city.

This developed a peculiar situation, as well as a new industry,—traffic in fire insurance charters; for, in modern parlance, it is said, "There are others" in the market.

A New Hampshire fire insurance company with its real business office, assets, and officers located over three hundred miles away from New Hampshire was something unheard of to date. But everything has to have a beginning.

However, if the transaction is legally right, it is certainly morally wrong, as experience may possibly demonstrate.

When he first heard of the matter, desiring to inform himself fully in relation to it, the commissioner took counsel with several of the leading insurance men in New Hampshire, during the latter days of the legislature, as well as with others not interested in insurance, but alive to the good name of the state.

In accordance with their advice, a bill forbidding the sale of such charters to non-residents was prepared, which received the approval of the insurance committee, passed the house after one reading without being printed, was then referred to a committee of the senate, where it found its last resting place, not being reported before the adjournment of that body. This explanation of the situation has been deemed necessary. By law, the insurance commissioner in his report is obliged to "give such further information and such recommendations in relation to the subject of insurance as he shall deem to be of use to the legislature and the people of the state."

In compliance with this requirement so much has been said, and with it the expression of the hope that the experience of this company will not be a repetition of what occurred in 1891, when the United Fire, Manhattan Fire, and the Atlas Fire Insurance Companies of Concord, N. H., were incorporated under the general laws of this state by parties from New York and Boston, a full account of which, with the experience of the companies, is published in the Insurance Report of 1892.

Legislation for the better government of *domestic* fire insurance companies is absolutely required.

All foreign insurance companies are obliged to be licensed by the insurance commissioner before beginning business in the state. This requirement ought to extend as well to domestic fire insurance companies for their better supervision, as well as for the protection of their policy-holders. The situation could easily be improved by the passage of a law obliging companies of that class, as well as those of other states, to be licensed by the insurance commissioner. Were such an act passed, and no fee required for license, there could be no reasonable objection on the part of the companies. With a view of the situation from a proper standpoint, all parties interested in such organizations would heartily approve of it.

The commissioner has hitherto been averse to suggesting legislation relating to domestic fire insurance companies, for once begun, at times it is difficult to predict how it will end, but the situation described is one that should find a remedy during the session of the next legislature.

JOHN C. LINEHAN.

STATISTICAL TABLES.

STATISTICAL TABLES.

TABLE No. 1.

Showing Cash Assets, Contingent Resources, Liabilities, Income and Expenditures of the Town Mutual Fire Insurance Companies for the year 1900.

COMPANIES.	Cash assets.	Premium notes.	Liabilities (no reserve).	Surplus or deficit.	Income.	Expenditures.
Barnstead	$35.04	$12,399.13	.....	$35.04	$353.28	$470.98
Bow	8.25	2,607.00	.....	8.25	3.30	5.00
Candia	164.00	6,099.75	.....	164.00	62.06	36.06
Canterbury	108.12	7,519.74	$315.00	—206.88	637.47	596.06
Hollis	59.39	12,118.82	.....	59.39	1,291.16	1,291.01
Loudon	95.39	5,196.37	.....	95.39	583.12	544.75
Lyndeborough	363.27	28.75	.....	363.27	28.75	255.39
Milford	2,933.68	17,694.00	.....	2,933.68	243.22	41.23
New Durham	137.83	4,111.20	40.51	97.32	37.53	59.91
Northwood	30.90	16,539.21	30.00	.90	119.12	115.93
Orford	2.41	6,410.00	15.00	—12.59	663.87	668.95

Piermont	82.30	9,251.22	.....	82.30	66.51	47.45
Sanbornton	423.32	6,039.10	36.50	386.82	113.18	42.00
Strafford	301.67	10,384.33	.....	301.67	213.08	66.13
Sunapee	3,092.15	14,086.99	.....	3,092.15	767.90	636.30
Sutton	117.31	9,343.25	.....	117.31	1,053.83	1,044.20
Tilton and Northfield	1,514.65	5,906.75	1,800.00	—285.35	144.19	18.20
Weare	1,618.83	35,834.10	1,278.00	340.83	276.57	441.69
Westmoreland	139.89	8,614.75	20.00	119.89	858.63	885.07
	$11,228.40	$190,184.46	$3,535.01	$7,693.39	$7,516.77	$7,266.31

TABLE No. 2.

Showing Receipts and Expenditures of Town Mutual Fire Insurance Companies for the year ending Dec. 31, 1900.

COMPANIES.	Premiums received.	Assessments made.	Assessments collected.	Losses incurred.	Losses paid.	Other receipts.	Other expenditures.
Barnstead	$108.70	$241.58	$241.58	$375.00	$375.00	$111.70	$95.98
Bow	3.30	.....	.....	.....	.....	.....	5.00
Candia	56.92	.....	.....	3.00	3.00	5.14	33.06
Canterbury	85.69	551.88	551.88	615.00	550.00	.....	46.06
Hollis	33.58	1,132.83	1,132.83	1,224.75	1,224.75	124.75	66.26
Loudon	68.12	408.00	408.00	500.00	500.00	107.00	44.75
Lyndeborough	28.75	115.79	.....	225.00	225.00	.....	30.39
Milford	198.53	.....	.....	10.00	10.00	44.69	31.23
New Durham	27.03	.....	10.50	.....	30.00	.....	29.91
Northwood	63.05	.....	.....	.....	.....	56.07	115.93
Orford	29.15	314.22	634.72	308.00	628.50	.....	40.45

Piermont	66.51	.....	.....	.....	.....	.....	47.45
Sanbornton	103.50	.....	.....	.....	.....	9.68	42.00
Strafford	207.99	.....	.....	.....	.....	5.09	66.13
Sunapee	678.98	.....	.....	.....	485.00	88.92	151.30
Sutton	46.66	1,014.00	1,007.17	970.00	970.00	.....	74.20
Tilton and Northfield	97.05	.....	.....	1,800.00	.....	47.14	18.20
Weare	260.65	1,618.23	15.92	1,278.00	156.75	.....	284.94
Westmoreland	20.31	.....	838.32	.....	851.52	.....	33.55
	$2,184.37	$5,396.53	$4,840.92	$7,308.75	$6,009.52	$636.44	$1,256.79

TABLE No. 3.

Risks in force, Risks written, Premiums and Assessments received, Losses paid and other Expenditures of the Town Mutual Fire Insurance Companies for the year 1900.

COMPANIES.	Risks in force Dec. 31, 1900.	Risks written during year.	Premiums and assessments received.	Losses and other expenditures.
Barnstead	$201,363.00	$31,100.00	$350.28	$470.98
Bow	52,140.00	1,700.00	3.30	5.00
Candia	97,165.00	19,200.00	56.92	36.06
Canterbury	128,400.00	36,625.00	637.47	596.06
Hollis	198,035.00	29,465.00	1,166.41	1,291.01
Loudon	103,927.00	18,375.00	576.12	544.75
Lyndeborough	129,970.00	16,045.00	28.75	255.39
Milford	163,285.00	17,694.00	198.53	41.23
New Durham	68,520.00	10,850.00	37.53	59.91
Northwood	304,337.00	41,420.00	63.05	115.93
Orford	124,265.00	10,980.00	663.87	668.95
Piermont	138,350.00	23,725.00	66.51	47.45

Sanbornton	120,782.00	18,805.00	103.50	42.00
Strafford	172,696.00	89,057.00	207.99	66.13
Sunapee	263,630.00	85,100.00	678.98	636.30
Sutton	90,910.00	18,895.00	1,053.83	1,044.20
Tilton and Northfield	118,135.00	18,910.00	97.05	18.20
Weare	480,445.00	119,985.00	276.57	441.69
Westmoreland	81,210.00	9,625.00	858.63	885.07
	$3,037,565.00	$607,556.00	$7,125.29	$7,266.31

TABLE No. 4.

Assets, Contingent Premiums, Liabilities, Surplus, Income, and Expenditures of the Grange and County Mutual Fire Insurance Companies for the year ending December 31, 1900.

COMPANIES.	Cash assets.	Contingent premiums.	Liabilities (no reserve).	Surplus or deficit.	Income.	Expenditures.
Grange Mutual.....	$13,000.00	$165,077.34	$7,364.84	$5,635.16	$9,291.98	$14,302.10
Merrimack County	58.90	37,111.67	550.00	—491.10	1,028.16	1,313.73
Rockingham Farmers'	4,322.09	290,297.50	30,270.37	—25,948.28	26,872.26	28,322.09
	$17,380.99	$492,486.51	$38,185.21	—$20,804.22	$37,192.40	$43,937.92

TABLE No. 5.

Showing Receipts and Expenditures of the Grange and County Mutuals as reported in the Annual Statements for the year 1900.

COMPANIES.	Premiums received.	Assessments made.	Assessments collected.	Losses incurred.	Losses paid.	Other receipts.	Other expenditures.
Grange Mutual	$9,237.22	$13,000.00	.....	$15,974.39	$12,654.04	$54.76	$1,648.06
Merrimack County ...	388.88	.....	$85.28	860.00	860.00	639.28	453.73
Rockingham Farmers'.	1,555.71	.....	8,966.55	15,565.83	19,340.71	16,350.00	8,981.38
	$11,181.81	$13,000.00	$9,051.83	$32,390.22	$32,854.75	$17,044.04	$11,083.17

TABLE No. 6.

Risks in force, Risks written during year, Premiums and Assessments received, Losses paid and other Expenditures of the Grange and County Mutuals for the year 1900.

COMPANIES.	Risks in force Dec. 31, 1900.	Risks written during year.	Premiums and assessments received.	Losses and other expenditures.
Grange Mutual	$5,502,578.12	$1,693,700.00	$12,748.00	$14,302.10
Merrimack County	633,064.00	123,420.00	474.16	1,313.73
Rockingham Farmers'	5,029,006.00	623,111.00	10,522.26	28,322.09
	$11,164,648.12	$2,440,231.00	$23,744.42	$43,937.92

TABLE No. 7.

Showing Assets, Policy Stipulations, Liabilities, and Surplus of the Cash Mutual Fire Insurance Companies for the year ending Dec. 31, 1900.

COMPANIES.	Gross assets.	Policy stipulations.	Liabilities including re-insurance.	Surplus or deficit.	Ratio of surplus to assets.
Concord Mutual	$64,950.74	$59,001.22	$15,829.01	$49,121.73	75.62
Manufacturers & Merchants'	80,442.96	124,792.30	41,409.35	39,033.61	48.52
	$145,393.70	$183,793.52	$57,238.36	$88,155.34	60.63

TABLE No. 8.

Showing Ratio of Expenditures to Income, of Losses to Premiums, and of Expenses to Income and Premiums, of the Cash Mutual Fire Insurance Companies for the year 1900.

COMPANIES.	Income.	Expenditures.	Ratio of expenditures to income.	Premiums received.	Losses paid.	Ratio of losses to premiums.	Expenses.	Ratio of expenses to income.	Ratio of expenses to premiums.
Concord Mutual.....	$18,239.85	$17,396.10	95.37	$15,078.86	$10,973.42	72.77	$3,775.10	20.52	25.03
Man'facturers&Merchants	33,634.66	37,627.52	111.87	30,290.43	24,618.20	81.27	10,135.82	30.13	33.46
	$51,874.51	$55,023.62	106.07	$45,369.29	$35,591.62	78.45	$13,910.92	26.81	30.66

TABLE No. 9.

Risks written, Premiums received, Losses incurred by the Cash Mutuals, with Ratio of Losses incurred to Risks written and Premiums received, also Amount at Risk Dec. 31, 1900, and Cash Premiums thereon.

COMPANIES.	Risks written.	Cash premiums received.	Losses incurred.	Ratio of losses incurred to risks written.	Ratio of losses incurred to premiums received.	Risks in force Dec. 31, 1900.	Premiums thereon.	Ratio of premiums to risks in force.
Concord Mutual.....	$1,078,368.74	$15,965.73	$11,016.36	1.02	69.00	$2,225,493.29	$29,553.72	1.32
Manufact's & Merch'ts	2,254,903.00	34,796.16	30,482.79	1.35	87.60	4,629,512.00	62,558.34	1.35
	$3,333,271.74	$50,761.89	$41,499.15	1.24	81.74	$6,855,005.29	$92,112.06	1.34

TABLE No. 10.

Ratio of Net Assets to Risks in force and of Premiums received to Risks written for the year 1900, by the Cash Mutual Fire Insurance Companies.

COMPANIES.	Risks in force.	Net assets.	Ratio of net assets to risks.	Risks written during year.	Premiums thereon.	Ratio of premiums to risks written.
Concord Mutual.....	$2,225,493.29	$63,898.59	2.87	$1,078,368.74	$15,965.73	1.48
Manufacturers and Merchants'.....	4,629,512.00	70,312.78	1.51	2,254,903.00	34,796.16	1.54
	$6,855,005.29	$134,211.37	1.95	$3,333,271.74	$50,761.89	1.52

TABLE No. 11.

Business of New Hampshire Cash Mutual Fire Insurance Companies within the State during the year ending Dec. 31, 1900.

COMPANIES.	Risks written.	Premiums received.	Losses incurred.	Losses paid.	Ratio of losses incurred to risks written.	Ratio of losses paid to risks written.	Ratio of losses incurred to premiums received.	Ratio of losses paid to premiums received.
Concord Mutual.....	$1,005,170.74	$15,005.14	$9,968.14	$9,789.36	0.99	0.97	66.43	65.24
Manufacturers & Merchants'..	2,217,402.83	33,975.78	29,388.83	25,424.57	1.32	1.14	86.49	74.83
	$3,222,573.57	$48,980.92	$39,356.97	$35,213.93	1.23	1.09	80.39	71.89

TABLE No. 12.

Ratio of Premiums to Risks written on Property in New Hampshire and on Property out of the State by New Hampshire Cash Mutuals during the year 1900.

COMPANIES.	Risks written on property in New Hampshire in 1900.	Premiums thereon.	Ratio of premiums to risks written.	Risks written on property not in New Hampshire in 1900.	Premiums thereon.	Ratio of premiums to risks written.
Concord Mutual	$1,005,170.74	$15,005.14	1.49	$73,198.00	$960.59	1.31
Manufacturers & Merchants'.....	2,217,402.83	33,975.78	1.53	37,500.17	820.38	2.18
	$3,222,573.57	$48,980.92	1.52	$110,698.17	$1,780.97	1.61

TABLE No. 13.

Showing Capital, Assets, Liabilities, and Surplus of New Hampshire Stock Fire Insurance Companies for the year ending Dec. 31, 1900, with Ratio of Surplus to Capital.

COMPANIES.	Capital.	Gross assets.	Liabilities, excluding capital.	Surplus over capital.	Ratio of surplus to capital.	Surplus as to policyholders.
Capital	$200,000.00	$414,184.27	$176,655.79	$37,528.48	18.76	$237,528.48
Fire Underwriters' Associat'n	10,000.00	30,232.49	8,751.69	11,480.00	114.80	21,480.00
Granite State..... ...	200,000.00	555,375.43	247,430.18	107,945.25	53.97	307,945.25
New Hampshire.....	1,000,000.00	3,367,026.27	1,340,031.77	1,026,994.50	102.69	2,026,994.50
Portsmouth Fire Association.	50,000.00	142,414.17	9,744.85	82,669.32	165.34	132,669.32
State Dwelling House	15,000.00	38,034.76	6,081.64	16,953.12	113.02	31,953.12
	$1,475,000.00	$4,547,267.39	$1,788,695.92	$1,283,570.67	87.02	$2,758,570.67

TABLE No. 14.

Showing Ratio of Expenditures to Income, of Losses to Premiums, and of Expenses to Income and Premiums of the Stock Fire Insurance Companies for the year 1900.

COMPANIES.	Income.	Expenditures.	Ratio of expenditures to income.	Premiums received.	Losses paid.	Ratio of losses to premiums.	Expenses.	Ratio of expenses to income.	Ratio of expenses to premiums.
Capital	$237,231.11	$246,277.52	103.81	$218,922.82	$156,233.07	71.36	$82,044.45	34.58	37.48
FireUnderwrit'rs'	10,126.79	12,519.26	123.62	7,365.96	7,719.78	104.80	4,199.48	41.46	57.01
Granite State....	310,327.39	309,933.30	99.87	290,224.05	198,400.67	68.36	99,532.63	32.07	34.29
New Hampshire.	1,469,980.87	1,471,294.47	100.08	1,304,125.78	828,894.06	63.55	542,400.41	36.89	41.59
Portsmouth Fire.	12,206.70	17,984.14	147.33	6,071.60	9,663.67	159.16	4,320.47	35.39	71.15
StateDwl'gHouse	3,145.70	2,769.36	88.03	1,646.60	205.31	12.46	1,358.05	43.17	82.47
	$2,043,018.56	$2,060,778.05	100.87	$1,828,356.81	$1,201,116.56	65.69	$733,855.49	35.92	40.13

TABLE No. 15.

Risks written, Premiums received, Losses incurred by the Stock Fire Insurance Companies; also Risks in force Dec. 31, 1900, and Premiums thereon.

COMPANIES.	Risks written.	Premiums received.	Losses incurred.	Ratio of losses incurred to risks written.	Ratio of losses incurred to premiums received.	Risks in force Dec. 31, 1900.	Premiums thereon.	Ratio of premiums to risks in force.
Capital.....	$29,179,147.00	$340,293.15	$158,989 71	0.54	46.72	$27,420,290.00	$280,005.51	1.02
Fire Underwrit's'	666,580.00	9,774.13	10,096.54	1.51	103.29	1,280,742.00	16,524.44	1.29
Granite State ...	32,565,242.00	412,886.94	234,743.42	1.29	56.92	35,290,998.00	415,965.56	1.17
New Hampshire.	151,157,717.00	1,741,658.38	857,876.01	0.56	49.25	197,697,818.00	2,306,886.61	1.16
Portsmouth	1,050,886.00	12,371.18	13,425.87	1.27	108.52	1,639,865.00	18,175.71	1.11
State Dw. House	176,510.00	1,736.35	205.31	0.12	11.82	1,142,660.00	11,222.62	0.98
	$214,796,082.00	$2,518,720.13	$1,275,336.86	0.59	50.63	$264,472,373.00	$3,048,780.45	1.15

TABLE No. 16.

Ratio of Net Assets to Risks in force, and of Premiums received to Risks written in 1900 by New Hampshire Stock Fire Insurance Companies.

COMPANIES.	Risks in force Dec. 31, 1900.	Net assets.	Ratio of net assets to risks.	Risks written in 1900.	Premiums thereon.	Ratio of premiums to risks written.
Capital	$27,420,290.00	$377,531.23	1.37	$29,179,147.00	$340,293.15	1.16
Fire Underwriters' Association	1,280,742.00	29,743.02	2.32	666,580.00	9,774.13	1.47
Granite State	35,290,998.00	515,928.03	1.46	32,565,242.00	412,886.94	1.27
New Hampshire	197,697,818.00	3,180,437.81	1.61	151,157,717.00	1,741,658.38	1.15
Portsmouth Fire Association	1,639,865.00	141,757.17	8.64	1,050,886.00	12,371.18	1.17
State Dwelling House	1,142,660.00	37,564.43	3.28	176,510.00	1,736.35	0.98
	$264,472,373.00	$4,282,961.69	1.62	$214,796,082.00	$2,518,720.13	1.17

TABLE No. 17.

Business of New Hampshire Stock Fire Insurance Companies within the State during 1900.

COMPANIES.	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Ratio of losses paid to risks written.	Ratio of losses incurred to risks written.	Ratio of losses paid to premiums received.	Ratio of losses incurred to premiums received.
Capital	$4,234,332.23	$70,116.67	$65,490.46	$67,620.34	1.54	1.59	93.42	96.44
Fire Underwri'rs' Ass'n	666,580.00	9,774.13	9,384.00	9,693.20	1.40	1.45	96.01	99.17
Granite State	11,238,388.00	155,229.07	98,902.10	97,974.36	0.88	0.87	63.71	63.11
New Hampshire	14,878,721.00	178,793.52	115,150.92	130,612.97	0.77	0.87	64.40	73.05
Portsmouth Fire Ass'n.	1,021,552.00	12,002.23	7,444.17	7,825.05	0.72	0.76	62.02	65.19
State Dwelling House..	176,510.00	1,736.35	205.31	205.31	0.12	0.12	11.82	11.82
	$32,216,083.23	$427,651.97	$296,576.96	$313,931.23	0.92	0.97	69.35	73.48

TABLE No. 18.

Ratio of Premiums to Risks written on Property in New Hampshire and on Property out of the State by New Hampshire Stock Fire Insurance Companies during the year 1900.

COMPANIES.	Risks written on property in New Hampshire in 1900.	Premiums thereon.	Ratio of premiums to risks written.	Risks written on property not in New Hampshire in 1900.	Premiums thereon.	Ratio of premiums to risks written.
Capital	$4,234,332.23	$70,116.67	1.65	$24,944,814.77	$270,176.48	1.08
Fire Underwriters' Association	666,580.00	9,774.13	1.46	....	.....	.....
Granite State	11,238,388.00	155,229.07	1.38	21,326,854.00	257,657.87	1.21
New Hampshire	14,878,721.00	178,793.52	1.20	136,278,996.00	1,562,864.86	1.14
Portsmouth Fire Association	1,021,552.00	12,002.23	1.17	29,334.00	368.95	1.25
State Dwelling House	176,510.00	1,736.35	0.98	.....	.....	.....
	$32,216,083.23	$427,651.97	1.32	$182,579,998.77	$2,091,068.16	1.14

TABLE No. 19.

Showing Capital, Assets, Liabilities, and Surplus of Fire and Fire-Marine Insurance Companies of other States and Countries for the year ending December 31, 1900.

STOCK COMPANIES OF OTHER STATES.	Capital.	Gross assets.	Liabilities except capital.	Surplus as regards policyholders.	Surplus over all liabilities.
Ætna	$4,000,000.00	$13,357,293.72	$3,883,179.84	$9,474,113.88	$5,474,113.88
Agricultural	500,000.00	2,218,536.35	1,168,014.44	1,050,521.91	550,521.91
American, Mass.	300,000.00	607,833.03	184,389.42	423,443.61	123,443.61
American, N. J.	600,000.00	3,658,188.10	1,399,621.60	2,258,566.50	1,658,566.50
American, N. Y.	400,000.00	1,423,971.64	681,758.72	742,212.92	342,212.92
Boston	1,000,000.00	2,441,346.24	1,014,514.18	2,371,931.42	1,371,931.42
British-American	200,000.00	284,714.09	43,768.36	240,945.73	40,945.73
Caledonian-American	200,000.00	363,284.68	85,303.29	277,981.39	77,981.39
Commercial Union	200,000.00	326,881.76	103,227.48	223,654.28	23,654.28
Connecticut	1,000,000.00	4,081,895.13	1,900,928.39	2,180,966.74	1,180,966.74
Continental	1,000,000.00	10,638,271.47	4,974,273.80	5,663,997.67	4,663,997.67
Delaware	702,875.00	1,544,709.51	721,442.47	823,267.04	120,392.04
Equitable Fire & Marine	400,000.00	911,301.10	370,464.60	540,836.50	140,836.50
Fire Association	500,000.00	6,133,097.35	4,671,423.65	1,461,673.70	961,673.70
Fire Ins. Co., County of Philadelphia.	400,000.00	931,784.99	384,986.49	546,798.50	146,798.50
Fireman's Fund	1,000,000.00	3,931,850.50	1,669,726.24	2,262,124.31	1,262,124.31
Firemen's	1,000,000.00	2,615,674.51	399,463.60	2,216,210.91	1,216,210.91
Franklin	400,000.00	3,071,450.45	1,585,962.12	1,485,488.33	1,085,488.33

TABLE No. 19.— *Continued.*

STOCK COMPANIES OF OTHER STATES.	Capital.	Gross assets.	Liabilities except capital.	Surplus as regards policy-holders.	Surplus over all liabilities.
German-American	$1,000,000.00	$8,560,996.72	$3,286,817.12	$5,274,179.60	$4,274,179.60
Germania	1,000,000.00	4,921,324.99	1,614,507.64	3,306,817.35	2,306,817.35
Greenwich	200,000.00	1,716,665.12	1,244,743.91	471,921.21	271,921.21
Hanover	1,000,000.00	3,108,305.70	1,554,336.27	1,553,969.43	553,969.43
Hartford	1,250,000.00	11,060,374.93	6,265,309.50	4,795,065.43	3,545,065.43
Home	3,000,000.00	13,593,663.40	5,256,967.56	8,336,696.14	5,336,696.14
Home Fire & Marine	300,000.00	1,021,240.99	427,464.87	593,776.12	293,776.12
Indemnity	200,000.00	374,240.10	97,896.36	276,343.74	76,343.74
Insurance Company of No. America	3,000,000.00	9,476,696.76	4,701,947.26	4,774,749.50	1,774,749.50
Lafayette	200,000.00	379,602.69	146,340.88	233,261.81	33,261.81
Manhattan	500,000.00	804,414.73	266,401.18	538,013.55	38,013.55
Mercantile Fire & Marine	400,000.00	568,632.55	161,806.75	406,825.80	6,825.80
Merchants'	400,000.00	1,351,897.00	772,429.19	579,467.81	179,467.81
National	1,000,000.00	4,921,789.34	2,349,012.98	2,572,776.36	1,572,776.36
Niagara	500,000.00	2,886,890.72	1,506,557.37	1,350,083.35	850,083.35
Orient	500,000.00	2,335,689.48	1,160,476.30	1,175,213.18	675,213.18
Pelican	200,000.00	380,418.85	91,365.45	290,053.40	90,053.40
Pennsylvania	400,000.00	5,334,922.53	2,708,879 29	2,626,043.24	2,226,043 24
Phenix, N. Y.	1,000,000.00	5,822,643.42	3,261,819.55	2,560,823.87	1,560,823.87
Phœnix, Conn	2,000,000.00	5,583,494.25	2,297,623.47	3,285,870.78	1,285,870.78
Providence Washington	500,000.00	2,122,297.43	1,163,080.98	959,216.45	459,216.45
Queen	500,000.00	4,665,706.72	1,806,912.22	2,858,794.50	2,358,794.50
Security	300,000.00	999,605.19	522,984.82	476,620.37	176,620.37

Springfield Fire & Marine	1,500,000.00	5,081,322.95	1,743,027.56	3,338,295.39	1,838,295.39
Traders'	500,000.00	2,405,984.14	850,660.52	1,555,323.62	1,055,323.62
United Firemen's	300,000.00	1,526,381.29	1,018,871.85	507,509.44	207,509.44
United States	250,000.00	722,907.69	324,945.58	397,962.11	147,962.11
Westchester	300,000.00	2,942,761.04	1,382,612.36	1,560,148.68	1,260,148.68
Williamsburgh City	250,000.00	2,045,199.04	667,848.65	1,377,350.39	1,127,350.39
Total	$36,252,875.00	$65,258,154.38	$73,876,096.13	$92,277,907.96	$56,025,032.96
MUTUAL COMPANIES OF OTHER STATES.					
Fitchburg		$211,726.61	$137,911.89	$73,814.72	$73,814.72
Merchants & Farmers'		234,819.11	154,929.46	79,889.65	79,889.65
Merrimack		246,503.33	221,669.77	24,833.56	24,833.56
Providence		457,221.86	139,176.21	318,045.65	318,045.65
Quincy		644,747.53	250,703.95	394,043.58	394,043.58
Traders & Mechanics'		679,660.50	326,722.57	352,937.93	352,937.93
Total		$2,474,678.94	$1,231,113.85	$1,243,565.09	$1,243,565.09

TABLE No. 19.—*Continued.*

COMPANIES OF OTHER COUNTRIES.	Deposit capital.	Assets in the United States.	Liabilities except deposits in the United States.	Surplus as to policyholders in the United States.	Surplus over all liabilities in the United States.
Aachen & Munich	$200,000.00	$916,699.98	$426,690.60	$490,009.38	$290,009.38
British America	200,000.00	1,256,308.10	792,494.91	463,813.19	263,813.19
Caledonian	200,000.00	1,850,857.78	1,033,315.18	817,542.60	617,542.60
Commercial Union	200,000.00	3,786,437.33	2,372,276.77	1,414,160.56	1,214,160.56
Hamburg-Bremen	200,000.00	1,552,926.04	1,016,378.38	536,547.66	336,547.66
Imperial	200,000.00	1,855,356.53	1,038.517.57	816,838.96	616,838.96
Lancashire	200,000.00	2,268,737.53	1,667,870.66	600,866.87	400,866.87
Lion	200,000.00	875,024.08	495,220.22	379,803.86	179,803.86
Liverpool & London & Globe	200,000.00	9,646,797.42	4,869,189.95	4,777,607.47	4,577,607.47
London Assurance	200,000.00	2,415,091.65	1,009,956.63	1,405,135.02	1,205,135.02
London & Lancashire	200,000.00	2,574,538.56	1,660,759.38	913,779.18	713,779.18
Magdeburg	200,000.00	928,908.02	561,425.73	267,482.29	67,482.29
Manchester	200,000.00	1,794,115.11	1,241,331.49	552,783.62	352,783.62
Moscow	200,000.00	657,327.45	364,012.42	293,315.03	93,315.03
Munich Reinsurance	200,000.00	1,261,487.75	932,273.75	329,214.00	139,214.00
National Assurance	200,000.00	571,430.58	319,447.22	251,983.36	51,983.36
Netherlands	200,000.00	566,234.67	277,929.18	288,305.49	88,305.49
North British & Mercantile	200,000.00	4,243,481.99	2,309,246.28	1,934,235.71	1,734,235.71
Northern	200,000.00	2,712,877.84	1,167,315.30	1,545,562.54	1,345,562.54
North German	200,000.00	589,651.44	339,803.53	249,847.91	49,847.91
Norwich Union	200,000.00	2,352,219.78	1,401,956.28	950,263.50	750,263.50
Palatine of London	200,000.00	892,000.00	.....	.....	.....
Phœnix Assurance	200,000.00	2,893,544.29	2,075,654.10	817,890.19	617,890.19

Royal	200,000.00	7,070,221.47	4,581,697.99	2,488,523.48	2,288,523.48
Royal Exchange	200,000.00	1,499,161.37	669,712 21	829,449.16	629,449.16
Salamandra	200,000.00	751,680.30	350,494.14	401,186.16	201,186.16
Scottish Union	200,000.00	4,217,076.73	2,008,078.30	2,208,998.43	2,008,998.43
Skandia	200,000.00	624,232.12	245,734.88	378,497.24	178,497.24
Sun	200,000.00	2,536,461.55	1,564,194.24	972,267.31	772,267.31
Svea	200,000.00	710,994.55	380,202.39	330,792.16	130,792.16
Thuringia	200,000.00	1,011,345.11	553,044.20	458,300.91	258,300.91
Union Assurance	200,000.00	1,616,246.14	879,201.16	737,044.98	537,044.98
Western	200,000.00	1,965,508.80	1,341,631.01	623,877.79	423,877.79
Total	$6,600,000.00	$70,665,002.06	$39,947,056.05	$29,525,926.01	$23,125,926.01
Aggregate	$42,852,875.00	$138,397,835.38	$115,054,266.03	$123,047,399.06	$80,395,524.06

TABLE No. 20.

Risks in force, Risks written, Premiums received, and Losses incurred, with Ratio of Premiums received and Losses incurred to Risks written, for the year 1900.

STOCK COMPANIES OF OTHER STATES.	Fire risks in force Dec. 31, 1900.	Fire risks written during year.	Premiums received thereon.	Ratio of premiums to risks written.	Fire losses incurred in 1900.	Ratio of losses incurred to risks written.
Ætna	$553,773,204	$449,746,863	$5,082,040.78	1.13	$2,469,278.79	0.55
Agricultural	232,529,200	159,364,200	1,500,351.72	0.94	566,076.00	0.35
American, Mass	30,386,855	28,844,803	304,187.12	1.05	123,531.42	0.42
American, N. J	260,598,957	144,690,543	1,464,791.29	1.01	582,257.50	0.40
American, N. Y	149,664,207	180,163,849	1,380,488.77	0.77	664,825.00	0.37
Boston	73,705,446	77,636,469	830,068.44	1.07	478,826.01	0.62
British-American	7,934,226	24,122,433	293,265.87	1.21	100,335.90	0.30
Caledonian-American	15,451,937	17,499,515	158,538.04	0.91	78,263.58	0.45
Commercial Union	15,603,719	27,350,365	263,390.80	0.96	90,524.01	0.33
Connecticut	296,852,707	206,600,395	2,399,742.80	1.16	1,142,197.56	0.55
Continental	881,108,971	600,640,582	4,960,236.11	0.83	2,233,050.89	0.37
Delaware	106,836,046	94,592,824	1,084,959 78	1.15	475,730.00	0.50
Equitable Fire & Marine	56,674,963	49,689,746	562,757.07	1.13	289,383.35	0.58
Fire Association	383,780,957	304,327,744	3,753,912.24	1.23	1,797,230.55	0.59
Fire Ins. Co., County of Phila	23,687,414	27,092,756	296,204.77	1.09	149,214.59	0.55
Fireman's Fund	217,250,396	192,755,941	2,316,597.26	1.20	998,462.66	0.52
Firemen's	89,664,733	57,255,978	576,902.57	1.01	246,731.90	0.43
Franklin	87,798,788	55,094,531	626,277.70	1.14	329,837.60	0.60
German American	651,386,914	529,306,767	4,731,936.23	0.89	1,741,331.21	0.33

Germania	386,839,242	216,550,840	1,690,660 88	0.78	640,912.47	0.30
Greenwich	280,824,930	211,775,301	1,785,380.36	0.84	758,002.54	0.36
Hanover	251,501,175	228,988,190	2,340,886.63	1.02	1,177,353.75	0.51
Hartford	962,575,069	705,252,502	8,442,122.51	1.20	5,012,539.63	0.71
Home	884,451,153	801,749,520	7,087,455.61	0.88	2,601,706.85	0.32
Home Fire & Marine	52,073,074	45,830,616	595,461.57	1.29	247,825.06	0.54
Indemnity	14,310,748	19,636,913	216,132.93	1.10	76,340.08	0.39
Ins. Co. of North America	635,136,397	559,358,869	5,280,838.81	0.94	2,725,838.00	0.49
Lafayette	22,656,796	29,788,455	323,703.42	1.09	166,052.73	0.56
Manhattan	16,247,570	81,316,760	1,054,600.57	1.30	533,262.75	0.66
Mercantile Fire & Marine	25,883,904	26,740,609	284,492.05	1.06	101,726.00	0.38
Merchants'	133,751,635	118,615,366	1,258,244.95	1.06	653,343.78	0.55
National	401,467,507	380,426,541	3,691,385.98	0.97	1,561,517.06	0.41
Niagara	279,237,285	226,161,265	2,318,518.90	1.03	1,035,402.18	0.46
Orient	168,265,407	188,790,718	1,882,964.19	1.00	944,862.78	0.50
Pelican	14,923,892	20,889,907	190,036.57	0.91	72,186.94	0.35
Pennsylvania	343,292,886	232,425,355	2,531,808.12	1.09	1,258,714.30	0.54
Phenix, N. Y.	539,933,290	373,415,424	4,117,627.33	1.10	1,965,864.06	0.53
Phœnix, Conn	394,984,037	335,540,990	3,228,428.77	0.96	1,731,154.00	0.51
Providence Washington	162,075,541	166,631,439	1,537,714.44	0.92	747,660.05	0.45
Queen	303,474,315	247,826,193	2,712,924.61	1.09	1,255,108.40	0.51
Security	79,807,443	71,327,483	733,048.65	1.03	330,562.24	0.46
Springfield Fire & Marine	307,528,667	236,949,609	2,543,613.63	1.07	1,158,005.95	0.49
Traders'	116,071,607	116,075,063	1,445,094.26	1.24	659,194.02	0.57
United Firemen's	49,698,436	35,889,967	370,581.53	1.03	197,657 55	0.55
United States	47,617,187	43,864,763	465,457.79	1.06	164,513.98	0.37
Westchester	279,236,832	197,897,634	1,972,144.56	1.00	895,128.28	0.45
Williamsburgh City	141,183,417	86,782,294	816,428.77	0.94	365,023.73	0.42
	$11,429,739,082	$9,232,274,890	$93,504,407.70	1.01	$43,594,537.68	0.47

TABLE No. 20.— *Continued.*

MUTUAL COMPANIES OF OTHER STATES.	Fire risks in force Dec. 31, 1900.	Fire risks written during year.	Premiums received thereon.	Ratio of premiums to risks written.	Fire losses incurred in 1900.	Ratio of losses incurred to risks written.
Fitchburg	$17,839,088	$6,936,158	$97,524.88	1.41	$46,456.03	0.67
Merchants & Farmers'	20,391,770	6,467,254	97,616.91	1.51	38,989.78	0.60
Merrimack	28,095,138	7,006,260	104,379.46	1.48	55,316.48	0.78
Providence	25,751,402	6,985,523	74,124.98	1.06	25,354.57	0.36
Quincy	33,589,702	9,243,937	140,048.05	1.52	54,608.56	0.59
Traders & Mechanics'	42,765,391	11,661,062	180,300.45	1.55	76,725.75	0.65
	$168,432,491	$48,300,194	$693,994.73	1.43	$297,451.17	0.61
COMPANIES OF OTHER COUNTRIES.						
Aachen & Munich	$54,878,215	$59,521,885	$766,359.55	1.29	$356,929.09	0.60
British-America	120,066,405	105,027,258	1,250,405.95	1.19	706,241.37	0.67
Caledonian	181,595,182	156,983,363	1,702,843.15	1.08	796,862.52	0.51
Commercial Union	401,717,678	309,974,637	3,226,627.04	1.04	1,707,268.36	0.55
Hamburg-Bremen	156,180,263	132,442,173	1,610,706.60	1.22	733,338 62	0.56
Imperial	172,680,969	143,730,537	1,657,680.46	1.15	868,423.04	0.60
Lancashire	276,022,200	241,298,167	2,444,125.74	1.01	1,306,480.00	0.54
Lion	79,853,257	73,406,600	825,816.01	1.12	369,108.69	0.50
Liverpool & London & Globe	863,857,032	757,826,529	6,874,759.19	0.91	3,286,696.56	0.43
London Assurance	163,096,811	111,334,574	1,058,347.00	0.95	536,290.47	0.48
London & Lancashire	387,853,743	275,247,277	2,445,221.19	0.89	897,821.88	0.33

Magdeburg	85,106,213	102,206,682	1,091,313.52	1.07	520,752.25	0.51
Manchester	194,146,167	179,879,502	2,015,063.14	1.12	908,754.69	0.51
Moscow	68,604,570	79,910,711	696,031.78	0.87	191,870.45	0.24
Munich Reinsurance	205,895,399	205,909,155	1,830,165.39	0.88	823,877.70	0.40
National Assurance	42,168,906	63,183,587	705,317.98	1.12	297,181.96	0.47
Netherlands	36,042,707	50,226,276	618,698.99	1.23	350,729.01	0.70
North British & Mercantile	418,704,918	375,618,688	3,476,170.35	0.93	1,785,629.96	0.47
Northern	200,639,990	172,148,246	1,711,992.40	0.99	692,980.41	0.40
North German	43,063,876	53,045,619	669,902.85	1.26	387,412.46	0.73
Norwich Union	248,943,848	213,128,154	2,173,900.51	1.02	1,042,936.97	0.48
Palatine of London						
Phœnix Assurance	315,819,148	398,834,133	3,432,350.19	0.86	1,584,399.62	0.40
Royal	772,480,403	797,441,087	5,966,047.56	0.75	2,810,843.17	0.35
Royal Exchange	100,497,741	103,768,498	1,169,236.95	1.13	525,714.26	0.51
Salamandra	49,478,355	55,810,829	660,156.53	1.18	147,105.02	0.26
Scottish Union	382,670,794	357,480,804	3,433,140.63	0.96	1,343,071.72	0.37
Skandia	43,581,277	61,887,897	443,391.75	0.71	71,130.72	0.11
Sun	311,959,981	207,438,897	1,960,372.25	0.95	1,054,400.30	0.51
Svea	44,011,387	48,143,248	705,876.27	1.47	332,070.74	0.69
Thuringia	98,583,928	103,512,280	1,152,710.39	1.11	398,337.98	0.38
Union Assurance	131,556,356	153,776,508	1,578,110.32	1.03	799,788.11	0.52
Western	210,246,093	192,259,442	1,908,986.26	0.99	1,165,148.79	0.61
Total	$6,962,003,812	$6,342,403,243	$61,261,817.89	0.96	$28,799,596.89	0.45
Aggregate	$18,560,175,385	$15,622,978,327	$155,460,220.32	0.99	$72,601,585.74	0.46

TABLE No. 21.

Showing the Business done in New Hampshire by the Fire and Fire Marine Insurance Companies of other States and Countries for the year ending Dec. 31, 1900.

STOCK COMPANIES OF OTHER STATES.	Risks written in 1900.	Premiums received.	Losses paid.	Losses incurred.	Ratio of losses incurred to risks written.	Ratio of losses incurred to premiums received.
Ætna	$4,168,053.00	$58,576.87	$26,621.75	$27,195.94	0.65	46.42
Agricultural	319,400.00	4,891.38	777.00	1,056.00	0.33	21.58
American, Mass	458,236.00	5,984.16	2,184.30	2,348.45	0.51	39.24
American, N. J.	303,102.00	3,652.09	414.98	464.98	0.15	12.73
American, N. Y.	184,325.00	2,456.55	928.42	932.42	0.51	37.95
Boston	498,335.00	9,924 32	7,610.91	8,610.91	1.72	86.76
British-American	4,908.00	49.08	.....	.....	.....	.....
Caledonian-American	57,077.00	1,077.74	11.74	12.74	0.02	1.18
Commercial Union	14,925.00	267.69	9.64	.....	.....	.....
Connecticut	512,400.00	7,447.59	1,497.65	2,372.47	0.46	31.85
Continental	2,075,972.00	32,122.23	19,420.07	22,149.01	1.06	68.95
Delaware	261,830.00	4,849.69	2,918.12	2,923.00	1.11	60.27
Equitable Fire & Marine	82,600.00	1,111.70	314.35	314.35	0.38	28.27
Fire Association	1,365,526.00	22,188.34	20,237.48	20,239.72	1.48	91.21
Fire Insurance Co., County of Phila.	199,266.00	2,875.27	1,102.71	1,104.10	0.55	38.39
Fireman's Fund	625,128.42	8,307.98	6,966.94	7,279.68	1.16	87.62
Firemen's	332,880.00	4,311.01	1,370.46	1,370.46	0.41	31.78
Franklin	132,618.33	2,057.12	210.40	210.40	0.15	10.22
German-American	745,550.00	9,922.53	6,190.28	6,175.28	0.83	62.23
Germania	176,490.00	2,483.84	392.95	392.95	0.22	15.82

Greenwich	1,161,377.00	10,580.18	4,288.09	5,028.81	0.43	47.52
Hanover	781,766.41	9,846.80	7,731.17	9,864.82	1.26	100.00
Hartford	1,672,928.00	25,072.01	12,466.38	11,900.97	0.71	47.46
Home	4,511,280.00	25,357.09	35,318.77	14,848.62	0.33	58.55
Home Fire & Marine	56,714.66	1,062.71	217.28	207.28	0.36	19.50
Indemnity	21,800.00	327.93	.....	.....	.....	.....
Insurance Co. of North America	2,236,163.00	33,427.87	22,238.43	26,493.27	1.18	79.25
Lafayette	91,601.00	1,467.70	396.61	396.61	0.43	27.02
Manhattan	431,090.00	9,437.51	4,095.86	4,748.64	1.10	50.31
Mercantile Fire & Marine	389,135.00	4,802.14	2,364.61	2,379.27	0.61	49.54
Merchants'	635,995.00	7,121.63	6,740.17	3,161.44	0.49	44.39
National	1,336,318.00	17,625.29	14,454.45	6,838.40	0.51	38.79
Niagara	1,097,974.00	21,019.63	10,042.63	12,069.64	1.09	57.42
Orient	14,250.00	146.78	.....	.....	.....	.....
Pelican	1,011,503.00	14,367.76	4,621.48	7,288.13	0.72	50.72
Pennsylvania	614,316.00	9,179.65	5,732.00	5,732.00	0.93	62.44
Phenix, N. Y.	1,422,668.00	13,604.93	8,327.71	8,321.47	0.58	61.16
Phœnix, Conn	1,242,812.00	17,637.15	19,157.13	14,421.90	1.16	81.77
Providence Washington	1,559,140.00	9,686.39	6,179.57	2,253.55	0.14	23.26
Queen	765,889.00	13,118.89	10,754.32	6,774.32	0.88	51.63
Security	102,835.00	1,075.53	10.00	10.00	0.009	0.93
Springfield Fire & Marine	1,137,234.00	16,299.96	10,110.67	9,168.42	0.81	56.24
Traders'	371,582.00	8,214.07	2,589.88	2,598.92	0.69	31.64
United Firemen's	197,503.00	2,600.51	560.94	556.40	0.28	21.39
United States	174,866.00	2,282.19	30.00	30.00	0.02	1.31
Westchester	439,357.00	7,526.53	3,400.08	3,453.26	0.78	45.88
Williamsburgh City	562,685.00	7,511.60	1,479.31	1,498.69	0.26	19.95
	$36,559,403.82	$474,957.61	$292,487.69	$265,187.29	0.72	55.83
MUTUAL COMPANIES OF OTHER STATES.						
Fitchburg	$1,084,573.00	$13,907.75	$5,316.58	$5,831.58	0.53	41.93
Merchants & Farmers'	361,231.00	4,897.90	3,540.71	3,790.71	1.05	77.39

TABLE No. 21.—*Continued.*

MUTUAL COMPANIES OF OTHER STATES.	Risks written in 1900.	Premiums received.	Losses paid.	Losses incurred.	Ratio of losses incurred to risks written.	Ratio of losses incurred to premiums received.
Merrimack*						
Providence	$528,225.00	$6,180.17	$3,119.71	$3,119.71	0.59	50.48
Quincy	236,317.00	3,551.98	290.25	290.25	0.12	8.17
Traders & Mechanics'	813,080.00	11,573.45	4,754.14	4,754.14	0.58	41.07
	$3,023,426.00	$40,111.25	$17,021.39	$17,786.39	0.58	44.34
COMPANIES OF OTHER COUNTRIES.						
Aachen & Munich	$205,268.00	$3,850.26	$189.22	$192.47	0.09	4.99
British America	343,170.00	5,652.63	3,768.76	4,165.01	1.21	73.68
Caledonian	748,801.00	13,868.67	2,760.74	2,646.68	0.35	19.08
Commercial Union	1,136,310.00	17,696.17	13,401.16	14,671.77	1.29	82.91
Hamburg-Bremen	407,016.00	5,999.79	1,003.89	1,003.89	0.24	16.73
Imperial	284,208.00	4,535.48	2,765.02	2,602.41	0.91	57.37
Lancashire	975,727.00	8,076.49	11,176.12	7,978.07	0.81	98.78
Lion	99,618.00	977.33	1,338.76	1,338.76	1.34	136.98
Liverpool & London & Globe	2,971,841.00	23,602.38	12,951.99	10,301.99	0.34	43.64
London Assurance	273,972.00	4,818.11	451.11	1,455.11	0.53	30.20
London & Lancashire	918,233.00	17,496.37	10,671.90	9,624.90	1.04	55.01
Magdeburg	545,418.00	8,899.54	6,757.58	6,757.58	1.24	75.92
Manchester	778,462.00	11,017.31	4,607.48	5,827.93	0.74	52.89
Moscow†						
Munich Reinsurance†						
National Assurance	1,073,392.00	10,279.70	5,741.91	5,741.91	0.53	55.85

Netherlands	46,590.00	891.46	220.46	3.80	0.08	0.43
North British & Mercantile	941,453.00	11,273.42	7,818.23	5,354.73	0.56	47.50
Northern	575,105.00	5,825.16	9,194.30	5,557.30	0.96	95.40
North German	133,605.00	2,056.39	1,267.65	1,267.65	0.95	61.64
Norwich Union	766,655.00	10,927.73	3,609.00	5,515.11	0.71	50.46
Palatine ‡	863,921.00	7,156.55	4,331.59	.....	.....	.....
Phœnix Assurance	2,061,737.81	15,000.37	6,474.40	6,404.00	0.31	42.69
Royal	3,783,402.33	35,725.78	20,386.65	17,694.59	0.46	49.53
Royal Exchange	206,848.00	2,882.72	.....	.....	.....	.....
Salamandra †	.....	.....	.....	.....	.....	.....
Scottish Union	1,394,862.00	16,225.23	13,463.33	10,291.58	0.73	63.43
Skandia	829,458.00	3,112.93	.....	.....	.....	.....
Sun Insurance Office	436,044.00	6,386.71	1,432.68	1,203.74	0.27	18.84
Svea Fire & Life	155,808.00	3,152.96	149.67	149.67	0.09	4.74
Thuringia	74,725.00	1,098.67	.50	.50	.....	.....
Union Assurance	447,623.00	5,189.69	.....	.....	.....	.....
Western	1,401,019.00	9,597.44	5,576.99	3,417.85	0.24	35.61
Total	$24,880,292.14	$275,273.94	$151,511.09	$131,169.00	0.52	47.65
Aggregate	$64,463,121.96	$790,342.80	$461,020.17	$414,142.68	0.64	52.40

* Admitted Dec. 17, 1900. † Reinsurance only. ‡ Palatine of Manchester, England.

TABLE No. 22.

Detailed Statistics of Fires in New Hampshire for the Six Months ending July 1, 1900.

Tabulated from Reports of City and Town Authorities under the Law of 1889.

PROPERTY.	Total.	Partial.	BUILDINGS.				CONTENTS.			
			Value.	Insurance.	Loss.	Paid.	Value.	Insurance.	Loss.	Paid.
Bank	....	1	.....	.....	.....	.....	$600	.....	$500	.....
Barns	10	3	$5,035	$2,500	$4,500	$2,340	2,550	$500	2,450	$430
Blacksmith shops	2	1	1,400	300	660	100	500	.....	500	.....
Boarding-houses	1	1	1,200	1,000	1,200	1,000	1,500	1,150	610	560
Box factories	....	3	19,000	10,900	3,015	4,992	20,000	16,000	120	120
Business blocks	3	4	76,000	42,400	44,390	28,390	33,600	25,200	19,970	20,136
Car-house	1	....	50	.....	50	.....	50	.....	50	.....
Carriage-shop	1	....	250	200	250	200	100	.....	100	.....
Dentist	1	....	.....	.....	.....	.....	100	.....	100	.....
Drug-store	....	1	.....	.....	.....	.....	15,000	12,000	2,500	2,500
Dry-goods store	....	1	.....	.....	.....	.....	2,500	1,500	46	46
Dwellings	50	81	202,950	148,200	64,165	47,027	59,545	34,325	18,146	9,786
Express office	....	1	.....	.....	.....	.....	100	.....	50	.....
Farm buildings	5	6	28,100	16,200	24,847	10,912	7,395	5,000	5,989	2,834
Forest fires	....	2	.....	.....	.....	.....	.....	125	67	67
Foundry	...	1	500	500	290	290	500	.....	100	.....
Fruit store	....	1	800	500	111	111	800	500	200	200

Gas houses	....	2	.....	.....	100	.....	.....	.....	50	.....
Grocery stores	2	5	24,250	15,000	1,498	1,498	19,593	10,875	14,687	8,445
Halls	1	1	.....	.....	.....	.....	205	.....	195	.....
Harness shop	1	....	100	.....	100	.....	.....	.....	.....	.....
Hosiery mill	....	1	.....	.....	.....	.....	.....	.....	75	75
Hotels	2	3	39,000	24,900	17,576	12,767	5,875	2,300	3,950	1,125
Ice-house	....	1	1,000	1,000	725	725	.....	.....	.....	.....
Knitting works	....	1	.....	.....	.....	.....	100,000	70,000	291	291
Laundry	....	2	2,500	1,600	196	196	2,000	2,000	600	600
Lumber	....	1	2,600	2,470	65	65	.....	.....	.....	.....
Lumber factory	1	...	12,500	4,500	10,500	4,500	.....	.....	.....	.....
Market	1	1	.....	.....	.....	.....	1,100	200	615	15
Millinery stores	1	1	.....	.....	.....	.....	2,700	850	740	740
Picker house	....	1	500	.....	50	.....	600	.....	200	.....
Post-offices	2	1	1,300	900	900	900	900	.....	300	.....
Printing-office	....	1	7,000	4,000	105	105	12,000	9,850	25	25
Public library	....	1	.....	.....	.....	.....	7,500	2,500	1,000	700
Pulp mill	....	1	3,000	2,250	300	300	2,500	2,191	36	36
Railroad station	....	1	3,000	.....	500	.....	.....	.....	.....	.....
Sash and blind factory	....	1	2,500	2,000	60	60	3,600	3,600	355	355
Sawmills	5	1	12,600	2,700	12,100	2,600	6,800	700	5,800	700
Schoolhouse	1	....	2,500	2,500	2,500	2,500	.....	.....	.....	.....
Shed	....	1	75	50	75	35	20	.....	20	.....
Shingle mill	1	....	25	.....	25	.....	500	.....	150	.....
Shoe factories	2	1	8,250	7,150	5,300	5,260	10,000	8,000	75	75
Shoe shops	....	2	5,000	3,000	25	25	1,200	600	239	39

TABLE No. 22.—*Continued.*

PROPERTY.	Total.	Partial.	BUILDINGS.				CONTENTS.			
			Value.	Insurance.	Loss.	Paid.	Value.	Insurance.	Loss.	Paid.
Sleepers	1	....	$145	.....	$145	.....	.....	.....	.....	.....
Soap factory	1	....	1,000	.....	550	.....	.....	.....	.....	.....
Stores	4	15	141,000	$77,650	49,782	$34,622	$83,581	$62,050	$51,980	$47,843
Store fixtures	1	....	.....	.....	.....	.....	400	300	400	300
Storehouses	2	2	3,050	1,500	850	550	3,150	1,900	1,400	1,195
Sugar house	1	....	100	.....	100	.....	.....	.....	.....	.....
Switch house	1	....	106	100	106	100	10	.....	10	.....
Tenements	6	7	23,200	18,800	6,008	4,258	27,200	16,500	21,166	7,398
Tinshop	1	....	.....	.....	.....	.....	2,800	1,200	2,800	1,200
Undertakers	...	2	250	200	250	200	450	200	105	5
Woodyard office	....	1	75	.....	15	.....	.....	.....	.....	.....
Wrapper factory	....	1	10,000	5,000	515	515	11,581	11,000	2,471	2,471
Total	112	166	$641,911	$399,970	$244,499	$167,143	$451,105	$303,116	$161,233	$110,312

Summary of Causes.

Exposure	66	Burning out chimney	3
Unknown	59	Burning brush	3
Defective chimneys	32	Spontaneous combustion	3
Overheating	19	Rats and matches	2
Carelessness	19	Hot ashes	2
Sparks	17	Gasoline stoves	2
Lamps	16	Children with matches	2
Incendiary	15	Gas jet	1
Lightning	5	Cigar stub	1
Lanterns	5	Tramps	1
Oil stoves	4	Foreign substance in picker	1

Total number of fires	278
Total insurance on buildings	$399,970.00
Total insurance on contents	303,116.00
Total loss on buildings	244,499.00
Total loss on contents	161,233.00
Total insurance paid on buildings	167,143.00
Total insurance paid on contents	110,312.00

TABLE No. 22.— *Continued.*

Detailed Statistics of Fires in New Hampshire for the Six Months ending January 1, 1901.

Tabulated from reports of City and Town Authorities, under the law of 1889.

PROPERTY.	Total.	Partial.	BUILDINGS.				CONTENTS.			
			Value.	Insurance.	Loss.	Paid.	Value.	Insurance.	Loss.	Paid.
Bakeries	1	1	$1,050	$650	$366	$366	$300	$300	$39	$39
Barber shop	...	1	800	600	800	.....	150	.....	100	.....
Barns	15	5	21,100	12,550	17,223	6,423	10,715	7,500	7,450	4,852
Blacksmith shops	1	1	600	300	116	16	100	.....	100	.....
Boat oar factory	...	1	1,000	800	900	760	2,500	450	2,500	450
Boiler houses	1	1	4,250	.....	1,250	.....	7,000	.....	.....	.....
Box factories	3	...	14,075	6,500	14,075	6,500	6,500	5,000	6,425	4,500
Bridge	1	...	1,200	.....	1,200	.....	.....	.....	.....	.....
Brush fires	1	1	5,400	.....	5,400	.....	.....	.....	.....	.....
Candy factory	...	1	1,500	1,500	50	50	.....	.....	.....	.....
Car house	1	...	50	.....	50	.....	50	.....	50	.....
Carpenter shop	...	1	400	200	200	200	1,150	500	593	500
Chair factory	...	1	4,800	3,063	2,581	2,581	9,000	4,134	9,000	4,134
Church	1	...	8,000	5,000	8,000	5,000	.....	.....	.....	.....
Clothing stores	...	2	11,000	7,000	387	387	8,500	7,000	3,679	3,679
Club house	1	...	125	.....	125	.....	.....	.....	.....	.....
Drugstore	...	1	6,000	5,000	69	69	.....	.....	.....	.....
Dry goods store	...	1	.....	.....	.....	.....	3,000	2,000	16	16
Dwellings	45	88	840,959	155,160	86,624	49,877	69,880	32,071	23,742	9,840

Dye house	...	1	250	25	25	25	.....	.....	.....	.....
Farm buildings	7	5	17,125	12,475	16,779	8,779	6,700	3,325	5,400	1,973
Foundries	1	1	5,000	1,400	1,000	1,000	3,385	3,000	575	190
Furniture factory	...	1	2,000	997	1,000	997	2,500	.....	1,200	.....
Grove	...	1	.....	.....	.....	11	.....	.....	.....	.....
Hosiery mill *	...	1	.....	.....	.....	.....	.....	.....	.....	854
Hotels	5	5	44,500	30,800	32,134	17,734	16,500	11,250	6,788	4,188
Ice houses	1	1	600	400	550	400	250	.....	200	.....
Kiln sheds	...	1	2,000	1,500	25	25	.....	.....	.....	.....
Laundries	1	1	800	.....	500	.....	3,000	1,000	2,300	.....
Livery stable	...	1	2,500	1,600	2,000	1,600	2,500	1,000	870	870
Logging camp	1	...	25	.....	25	.....	50	.....	50	.....
Lumber shed	1	...	500	.....	500	.....	.....	.....	.....	.....
Lunch rooms	...	2	600	500	125	25	500	500	16	16
Millinery rooms	...	1	.....	.....	.....	.....	2,000	1,700	484	484
Opera house	...	1	5,000	4,000	10	10	.....	.....	.....	.....
Pail factory	...	1	6,000	5,000	83	83	4,000	3,200	246	246
Photograph rooms	...	1	400	250	25	25	400	300	10	10
Printing office	...	1	6,000	4,000	1,551	1,551	13,500	12,000	4,460	4,460
Restaurants	2	3	20,800	8,800	5,346	346	5,800	3,100	2,939	1,439
Railroad station	1	...	1,200	1,200	1,200	1,200	250	.....	250	.....
Saloon	...	1	.....	.....	.....	.....	400	200	23	23
Sash and blind factory	...	1	2,000	2,000	.....	.....	.....	100	.....	.....
Sawmills	6	2	32,200	12,500	31,200	12,500	1,700	.....	1,700	.....

*Amounts not given.

TABLE No. 22. —*Continued.*

PROPERTY.	Total.	Partial.	BUILDINGS.				CONTENTS.			
			Value.	Insurance.	Loss.	Paid.	Value.	Insurance.	Loss.	Paid.
Schoolhouse	1	...	$700	.....	$700	.....	$50	.....	$50	.....
Shed	1	...	150	.....	150	.....	.....	.....	.....	.....
Shoddy mill	...	1	.....	.....	.....	.....	4,200	4,200	84	84
Steamboat	...	1	500	400	200	200	.....	.....	.....	.....
Stores	2	9	70,950	56,200	19,823	15,818	54,390	44,125	26,868	10,743
Storehouses	1	5	7,075	4,950	3,742	3,167	20,939	12,400	11,675	5,297
Tailor shop	...	1	4,000	3,000	90	90	1,500	1,000	.....	.....
Tenements	1	6	24,500	17,000	1,733	933	3,700	2,900	693	693
Violin case factory	...	1	.....	.....	7,000	.....	.....	.....	13,000	9,650
Woodshed	...	1	600	25	25	25	.....	.....	.....	.....
Woodyard	...	1	2,000	1,550	638	638	.....	.....	.....	.....
Total	103	165	$1,182,284	$368,895	$267,595	$138,411	$267,069	$164,255	$133,575	$69,230

Summary of Causes.

Unknown	92	Firecrackers	3
Defective chimneys	39	Burning out chimney	3
Exposure	22	Gasoline	3
Lightning	17	Lanterns	3
Overheating	17	Hot ashes	2
Carelessness	11	Gasoline stove	1
Lamps	10	Friction pulley	1
Incendiary	8	Furnace	1
Children with matches	8	Electric wires	1
Sparks	7	Smoking	1
Oil stove explosion	7	Slacking lime	1
Spontaneous combustion	5	Fumigating	1
Burning brush	3	Boiler	1

Total number of fires	268
Total insurance on buildings	$368,895.00
Total insurance on contents	164,255.00
Total loss on buildings	267,595.00
Total loss on contents	133,575.00
Total insurance paid on buildings	138,411.00
Total insurance paid on contents	69,230.00

TABLE No. 23.

General Statement of Capital, Assets, Liabilities, Income, and Expenditures of the Fidelity and Casualty Companies for the year 1900.

COMPANIES.	Capital.	Assets.	Liabilities except capital.	Income.	Expenditures.	Expenses.
ÆtnaLife(AccidentDept.)*	.....	.....	$497,125.57	$3,459,829.10	$1,008,214.58	$554,642.69
American Surety	$2,500,000.00	$5,217,513.48	883,867.84	1,355,070.08	1,280,739.68	895,454.63
City Tr.,Safe Dep. & Surety	500,000.00	3,348,355.32	2,588,081.76	343,694.52	312,586.64	270,005.43
Employers' Liability.....	†200,000.00	1,551,383.60	992,673.97	1,488,353.62	1,211,877.39	496,651.21
Fidelity & Casualty.....	250,000.00	3,936,215.60	2,793,219.47	3,746,257.69	3,430,304.27	1,817,475.93
Fidelity & Deposit..[Glass	1,5 00,000.00	4,381,313.79	805,411.48	1,386,130.75	1,222,514.29	851,254.43
FrankfortMar.,Acc.& Plate	†200,000.00	842,286.98	584,570.57	1,085,505.73	965,752.57	438,013.89
General Acc. Assur. Corp..	†200,000.00	346,104.32	70,154.86	202,309.66	170,950.46	94,924.65
Guarantee Co. of N. Am..	†200,000.00	701,240.11	140,576.54	151,487.37	122,980.86	83,433.92
Hartford Steam Boiler....	500,000.00	2,701,027.06	1,579,286.21	1,288,276.05	1,122,851.06	919,962.02
Lawyers' Surety	500,000.00	756,483.64	51,174.86	112,869.54	110,911.41	101,213.95
Lloyd's Plate Glass.....	250,000.00	651,165.19	265,138.55	457,077.65	474,355.62	253,175.03
LondonGuar'ntee &Accid't.	†200,000.00	1,171,519.90	741,228.04	944,165.61	820,170.64	361,349.40
Maryland Casualty	750,000.00	2,326,095.53	898,113.18	1,581,220.05	1,364,569.80	914,539.25
National Surety	500,000.00	1,508,541.65	416,217.03	657,540.35	522,560.75	427,431.14
New Amsterdam Casualty.	314,400.00	580,385.67	220,672.94	403,234.14	293,546.52	181,278.39
Preferred Accident	200,000.00	899,231.61	510,790.13	1,108,199.53	971,373.94	622,987.49
Standard Life & Accident..	250,000.00	1,155,222.63	699,861.11	1,278,015.29	1,071,714.63	542,926.85
Travelers'(Accident Dept.)	1,000,000.00	5,984,684.40	2,735,393.03	3,716,174.17	3,127,569.66	1,748,373.58
Union Casualty & Surety .	250,000.00	477,011.52	134,797.80	471,830.65	419,158.20	193,246.85
United States Casualty....	300,000.00	1,148,790.38	483,790.38	840,272.87	691,290.60	409,934.45
U. S. Fidelity & Guaranty.	1,500,000.00	2,256,197.83	491,629.94	869,451.09	783,664.57	595,224.48
Total.....	$12,064,400.00	$41,940,770.21	$18,583,775.26	$26,946,965.51	$21,499,658.14	$12,773,499.66

*See Report of Ætna Life Insurance Co. † Deposit capital.

TABLE No. 24.

Summary of the Business of the Fidelity and Casualty Companies within the State during the year 1900.

COMPANIES.	Risks written during year.	Premiums received.	Losses paid.	Losses incurred.
Ætna Life (Accident Department)	$832,150.00	3,771.84	$1,217.83	$1,232.83
American Surety Co.	1,335,248.00	3,292.77	4,675.40	4,675.40
City Trust, Safe Deposit & Surety Co	289,615.00	946.33	.....	.....
Employers' Liability Assurance Corporation	3,135,064.00	13,933.62	3,893.63	2,648.66
Fidelity & Casualty Co	3,456,352.05	15,264.84	4,832.26	4,832.23
Fidelity & Deposit Co	2,781,450.00	11,348.74	.....	.....
Frankfort Marine, Accident & Plate Glass Ins. Co	.....	.....	.....	.....
General Accident Assurance Corporation	441,950.00	603.00	75.00	75.00
Guarantee Co. of North America	214,650.00	610.72	.....	.....
Hartford Steam Boiler Inspection & Insurance Co	1,194,700.00	11,333.52	221.53	221.53
Lawyers' Surety Co.	74,363.00	60.00	.....	.....
Lloyd's Plate Glass Insurance Co	102,924.77	2,060.68	535.01	604.15
London Guarantee & Accident Co	527,750.00	3,422.98	240.50	240.50
Maryland Casualty Co	626,383.40	10,908.94	3,282.87	3,282.87
National Surety Co.	61,350.00	288.00	.....	.....
New Amsterdam Casualty Co	211,300.00	1,692.57	122.00	72.00
Preferred Accident Insurance Co	680,000.00	2,270.50	512.30	549.80
Standard Life & Accident Co	378,350.00	2,429.55	1,403.41	1,403.41
Travelers' (Accident Department)	2,997,920.00	14,040.24	8,464.26	8,464.26
Union Casualty & Surety Co.	702,551.00	2,457.23	1,984.50	1,984.50
United States Casualty Co	1,972,500.00	1,478.89	109.34	127.29
United States Fidelity & Guaranty Co	656,085.00	1,993.05	.....	.....
Total	$22,672,656.22	$104,208.01	$31,569.84	$30,414.43

TABLE No. 25.

Showing Capital, Income, Expenditures, Assets, Liabilities, and Surplus of the Life Insurance Companies for the year 1900.

COMPANIES.	Capital.	Income.	Expenditures.	Gross assets.	Liabilities as to policy-holders.	Surplus as regards policy-holders, 1900.
Ætna Life	$1,750,000	$9,504,636.68	$6,924,869.52	$56,094,537.31	$50,281,952.91	$5,812,584.40
ConnecticutGeneral	150,000	741,755.04	473,557.98	3,771,802.80	3,244,183.07	527,619.73
Connecticut Mutual		8,046,743.33	8,084,599.97	64,965,176.15	55,554,769.71	9,410,406.44
Equitable Life	100,000	58,007,130.98	36,499,126.51	304,073,880.35	238,150,307.48	65,923,572.87
Manhattan	100,000	2,794,601.45	2,305,095.12	16,169,823.10	14,660,780.71	1,509,042.39
Massachus'tts Mut'l		5,826,409.80	3,684,195.28	26,245,622.04	23,905,480.53	2,340,141.51
Metropolitan	2,000,000	33,803,256.86	23,739,757.12	62,158,034.33	53,414,006.42	8,744,027.91
Mutual Benefit		13,942,582.72	10,481,216.31	74,311,468.25	68,186,103.34	6,125,364.91
Mutual Life		60,582,802.31	39,446,613.51	325,753,152.51	268,721,038.26	57,032,114.25
National Life		4,756,953.66	2,816,845.97	19,899,061.63	17,897,996.74	2,001,064.89
New England Mut'l		5,373,168.93	4,104,810.21	30,972,032.92	27,850,640.93	3,121,391.99
New York Life		59,337,724.89	35,549,569.04	262,196,512.23	216,207,261.06	45,989,251.17
Northwestern Mut'l		27,160,804.17	14,323,414.46	139,512,166.31	133,945,513.67	5,566,652.64
Penn Mutual		10,935,981.50	6,707,723.49	43,850,982.79	38,152,507.22	5,698,475.57
Phœnix Mutual		3,204,212.81	2,261,462.75	13,283,007.93	12,715,223.00	567,784.93
Provid't Life&Trust	1,000,000	7,242,104.29	4,459,283.09	43,009,633.21	36,729,796.81	6,279,836.40
Provident Savings	100,000	3,571,887.97	2,880,926.56	3,890,121.44	3,424,062.61	466,058.83
Prudential	2,000,000	24,311,619.83	18,182,781.23	40,599,991.93	31,398,204.01	9,201,787.92
Security Mutual		820,781.09	633,339.01	1,005,386.22	359,719.76	645,666.46
State Mutual		3,858,918.17	2,422,538.91	17,793,629.10	15,934,181.90	1,859,447.20
Travel'rs(LifeDep)		4,493,056.74	2,445,284.28	24,943,647.12	24,722,199.68	221,447.44
Union Mutual		1,959,882.01	1,526,689.59	8,447,449.09	7,900,962.76	546,486.33
United States Life	440,000	1,727,932.70	1,422,714.83	8,373,611.55	7,748,207.61	625,403.94
Washington Life	125,000	3,260,495.74	2,935,047.41	16,144,433.47	15,389,549.03	754,884.44
Total	$7,765,000	$355,265,443.62	$234,311,462.15	$1,607,455,163.78	$1,366,484,649.22	$240,970,514.56

TABLE No. 26.

Detailed Statement of the Income of the Life Insurance Companies for the year 1900.

COMPANIES.	Premiums.	Interest and dividends.	Rents.	All other sources.	Total income.	Excess of income over expenditures.
Ætna Life	$7,151,216.06	$2,306,272.74	$36,097.33	$11,050.50	$9,504,636.63	$2,579,767.11
Connecticut General	557,557.34	166,411.47	8,416.33	9,369.90	741,755.04	268,197.06
Connecticut Mutual	5,086,064.36	2,549,595.12	407,481.19	3,602.66	8,046,743.33	—37,856.64
Equitable Life	45,319,138.69	10,206,405.72	2,049,262.23	432,324.34	58,007,130.98	21,508,004.47
Manhattan	1,961,691.65	552,022.89	220,150.38	60,736.53	2,794,601.45	489,506.33
Massachusetts Mutual	4,730,207.64	1,033,070.86	39,184.06	23,947.24	5,826,409.80	2,142,214.52
Metropolitan	31,210,355.51	1,921,638.33	563,133.55	108,129.47	33,803,256.86	10,063,499.74
Mutual Benefit	10,411,362.11	3,277,571.33	185,238.36	68,410.92	13,942,582.72	3,461,366.41
Mutual Life	47,211,171.38	11,728,548.26	1,062,277.51	580,805.16	60,582,802.31	21,136,188.80
National Life	3,923,854.89	709,094.22	123,394.55	610.00	4,756,953.66	1,940,107.69
New England Mutual	4,059,410.33	1,161,634.68	139,881.93	12,241.99	5,373,168.93	1,268,358.72
New York Life	48,758,578.13	9,577,767.26	952,564.76	48,814.74	59,337,724.89	23,788,155.85
Northwestern Mutual	20,934,757.36	5,609,634.88	402,043.52	214,368.41	27,160,804.17	12,837,389.71
Penn Mutual	8,821,538.65	1,858,852.81	193,949.86	61,640.18	10,935,981.50	4,228,258.01
Phœnix Mutual	2,542,092.80	591,568.20	52,667.34	17,884.47	3,204,212.81	942,750.06
Provident Life & Trust	5,294,148.23	1,643,681.23	52,326.27	251,948.56	7,242,104.29	2,782,821.20
Provident Savings	3,421,058.59	89,706.37	25,236.98	35,886.13	3,571,887.97	690,961.41
Prudential	22,747,825.71	1,244,226.09	310,174.47	9,393.56	24,311,619.83	6,128,838.60
Security Mutual	777,579.37	28,746.27	608.00	13,847.45	820,781.09	187,442.08
State Mutual	3,117,433.65	633,027.21	105,690.79	2,766.52	3,858,918.17	1,436,379.26
Travelers' (Life Dept.)	3,319,307.90	1,017,367.74	109,040.99	47,340.11	4,493,056.74	2,047,772.46
Union Mutual	1,575,176.25	288,672.28	21,273.58	74,659.90	1,959,882.01	433,192.42
United States Life	1,331,749.44	348,405 43	34,847.59	12,930.24	1,727,932.70	305,217.87
Washington Life	2,488,817.45	485,059.72	277,836.12	8,782.45	3,260,495.74	325,448.33
Total	$286,752,093.49	$59,028,981.10	$7,372,777.69	$2,111,491.43	$355,265,543.62	$120,953,981.47

TABLE No. 27.

Detailed Statement of the Gross Expenditures of the Life Insurance Companies for the year 1900.

COMPANIES.	Death and endowment claims.	Annuities.	Surrendered policies and notes.	Dividends to policy-holders.	Total paid policy-holders.
Ætna Life	$3,681,267.97	.....	$356,004.82	$878,893.59	$4,916,166.38
Connecticut General	194,023.34	$75.12	56,395.71	32,446.71	282,940.88
Connecticut Mutual	4,816,995.10	2,003.73	548,652.96	1,305,439.28	6,673,091.07
Equitable Life	16,907,613.01	668,923.98	4,907,821.66	3,481,640.65	25,965,999.30
Manhattan	1,242,598.65	11,065.98	255,177.27	52,163.06	1,560,934.96
Massachusetts Mutual	1,513,609.50	62,979.98	371,104.30	616,937.44	2,564,631.22
Metropolitan Life	9,799,124.21	5,014.90	434,131.67	626,924.33	10,865,195.11
Mutual Benefit	5,005,019.80	72,313.92	1,222,775.58	1,720,341.31	8,020,450.61
Mutual Life	18,874,292.50	1,403,971.83	3,825,532.60	2,258,066.90	26,361,863.83
National Life	988,626.38	19,972.22	407,933.03	152,422.19	1,568,953.82
New England Mutual	2,130,795.00	.....	536,019.40	470,395.41	3,137,209.81
New York Life	15,530,568.47	1,558,451.70	3,438,652.32	2,828,153.71	23,355,826.20
Northwestern Mutual	5,448,598.63	12,860.46	1,164,433.91	3,229,330.47	9,855,223.47
Penn Mutual	2,805,388.19	111,317.06	728,286.01	907,050.50	4,552,041.76
Phœnix Mutual	989,163.64	6,825.73	217,605.99	244,380.67	1,457,976.03
Provident Life and Trust	2,326,475.03	66,826.88	379,481.47	700,984.03	3,473,767.41
Provident Savings	1,312,525.01	1,644.40	185,079.59	121,308.53	1,620,557.53
Prudential	6,226,425.71	17,725.10	477,249.40	484,279.51	7,205,679.72
Security Mutual	333,530.76	328.42	1,387.03	4,040.56	339,286.77
State Mutual	982,418.40	.....	279,358.69	413,366.84	1,680,852.93
Travelers' (Life Dept.)	1,357,788.25	17,615 86	154,261.70	.....	1,529,665.81
Union Mutual	747,063.37	1,311.34	103,822.96	54,943.47	907,141.14
United States Life	602,374.79	17,922.07	164,760.64	88,744.32	873,801.82
Washington Life	1,495,871.12	27,925.43	184,400.18	205,520.24	1,913,716.97
Total	$106,312,276.83	$4,087,076.11	$20,400,328.89	$20,877,773.72	$150,682,974.55

TABLE No. 27.—*Continued.*

COMPANIES.	Dividends to stock-holders.	Commissions and expenses of agents.	Paid to officers and employees.	Taxes and fees.	Miscellaneous expenses.	Total expenditures.
Ætna Life	$175,000.00	$1,015,877.49	$258,458.82	$221,622.27	$337,744.56	$6,924,869.52
Connecticut General	12,000.00	91,205.06	34,744.96	13,276.93	39,390.15	473,557 93
Connecticut Mutual	.....	415,729.47	182,501.79	400,799.41	412,478.23	8,084,599.97
Equitable Life	7,000.00	5,193,442.01	1,169,056.05	845,607.71	3,318,021.44	36,499,126.51
Manhattan	16,000.00	309,826.35	140,364.83	70,897.98	207,071.00	2,305,095.12
Massachusetts Mutual	.....	646,382.88	178,285.22	86,526.58	208,369.38	3,684,195.28
Metropolitan Life	140,000.00	7,720,501.63	1,921,931.67	507,321.04	2,584,807.67	23,739,757.12
Mutual Benefit	.....	1,046,155.84	371,325.81	410,359.64	632,924.41	10,481,216.31
Mutual Life	.....	8,583,436.49	1,269,398.76	849,685.59	2,382,228.84	39,446,613.51
National Life	.....	654,229.65	122,467.40	100,139.87	371,055.23	2,816,845.97
New England Mutual	.....	428,578.11	166,101.77	110,247.77	262,672.75	4,104,810.21
New York Life	.....	8,131,270.47	1,353,921.95	661,481.47	2,047,068.95	35,549,569.04
Northwestern Mutual	.....	2,548,329.67	560,540.27	675,697.75	683,623.30	14,329,414.46
Penn Mutual	.....	1,189,916.19	262,890.13	396,818.28	306,057.13	6,707,723.49
Phœnix Mutual	.....	467,212.60	131,123.63	86,491.62	118,658.87	2,261,462.75
Provident Life & Trust	.....	480,280.34	238,244.38	98,285.85	68,705.11	4,459,283.09
Provident Savings	6,977.60	612,548.13	272,723.96	49,856.76	318,062.58	2,880,926.56
Prudential	200,000.00	7,770,444.83	1,380,083.66	529,587.45	1,096,985.57	18,182,781.23
Security Mutual	.....	160,723.34	48,061.73	14,323.04	70,944.13	633,339.01
State Mutual	.....	418,696.72	94,493.51	74,140.80	154,354.95	2,422,538.91
Travelers' (Life Dept.)	.....	450,156.47	122,167.46	90,676.18	252,618.36	2,445,284.28
Union Mutual	.....	384,377.72	102,717.36	43,220.72	89,232.65	1,526,689.59
United States Life	30,800.00	278,967.14	88,094.46	28,326.15	122,725.26	1,422,714.83
Washington Life	8,750.00	509,438.45	183,112.97	80,958.20	239,070.82	2,935,047.41
Total	$596,527.60	$49,507,727.05	$10,652,812.55	$6,446,349.06	$16,324,871.34	$234,311,462.15

TABLE No. 28.

Summary of the Business of Life Insurance Companies transacted within the State during the year 1900.

COMPANIES.	POLICIES ISSUED IN 1900.		POLICIES IN FORCE DEC. 31, 1900.		Premiums received in 1900.	Losses and claims incurred in 1900.	Losses and claims paid in 1900.
	Number.	Amount.	Number.	Amount.			
Ætna Life	118	$174,246.00	1,164	$1,612,581.00	$51,040.57	$20,944.00	$21,044.00
Connecticut General	181	211,500.00	641	727,866.00	26,291.80	8,233.00	8,233.00
Connecticut Mutual	39	60,200.00	862	1,873,125.00	38,548.86	13,100.00	13,100.00
Equitable Life	167	359,939.00	691	1,521,211.00	41,846.09	77,751.00	72,520.00
Manhattan Life	19	28,061.00	67	100,183.00	2,456.66	321.00	321.00
Massachusetts Mutual	266	368,500.00	2,789	4,599,033.00	125,399.36	83,086.00	80,686.00
Metropolitan Life*	1,080	711,721.00	1,924	1,387,740.00	50,699.08	7,300.00	9,800.00
Mutual Benefit	22	46,987.00	364	633,108.00	24,562.68	35,876.00	37,876.00
Mutual Life	962	1,360,555.00	5,898	10,000,816.00	323,426.24	211,433.91	209,933.91
National Life	512	677,493.63	2,157	3,023,337.12	122,709.83	23,924.25	24,424.25
New England Mutual	11	21,692.00	284	504,479.00	6,055.04	3,359.00	3,359.00
New York Life	397	608,113.00	1,703	2,720,592.00	82,922.35	45,785.29	44,545.29
Northwestern Mutual	166	276,500.00	1,143	2,008,013.00	80,363.82	7,830.00	7,830.00
Penn Mutual	17	51,500.00	250	578,000.00	23,908.86	1,450.00	2,450.00
Phœnix Mutual	61	83,792.00	686	701,754.00	26,707.11	29,358.00	34,358.00
Provident Life & Trust	52	66,500.00	133	211,688.00	6,623.22	.....	.....
Provident Savings	79	118,717.00	305	445,843.00	12,822.64	.....	1,000.00
Prudential	2,823	595,667.00	1,648	608,338.00	20,011.66	1,626.50	1,626.50
Security Mutual	3	13,471.00	48	83,971.00	2,197.36	2,000.00	3,000.00
State Mutual	56	77,200.00	361	705,668.00	24,870.75	2,605.14	2,605.14
Travelers' (Life Department)	133	239,500.00	397	688,833.00	15,721.10	7,083.00	7,083.00
Union Mutual	227	217,075.16	1,230	1,315,125.22	45,835.49	21,252.09	22,252.09
United States Life	7	12,000.00	87	90,920.00	1,925.51	3,230.00	8,230.00
Washington Life	51	68,797.00	99	124,121.00	3,639.46	5,188.30	5,188.30
Total	7,449	$6,449,726.79	24,931	$36,266,345.34	$1,160,585.54	$612,736.48	$621,465.48

*Industrial policies issued, 13,071; amount, $2,764,564.00; premiums received, $205,338.63; losses paid, $70,153.65.

TABLE No. 29.

Showing Income, Expenditures, Net Assets, and Certificates in force of the Assessment Casualty Associations for the year 1900.

ASSOCIATIONS.	Net assets Dec. 31, 1899.	INCOME.		EXPENDITURES.		Net assets Dec. 31, 1900.	Certificates in force Dec. 31, 1899.	Certificates in force Dec. 31, 1900.	Deaths in 1900.
		Assessments.	All other.	Losses and claims.	Expenses.				
Loyal Protective	$19,385.32	$57,344.50	$37,516.33	$56,351.39	$34,291.00	$23,603.76	7,142	7,671	38
Masonic Equitable Accident	50,321.51	80,274.01	8,846.66	53,221.96	36,096.84	34,005.68	7,045	6,139	11
Masonic Protective	25,045.67	27,334.25	41,223.50	26,744.65	34,337.01	33,666.76	6,331	6,407	34
Massachusetts Mutual Accident	39,595.81	86,854.85	13,972.01	39,310.62	61,649.59	30,042.10	6,443	6,504	4
Ridgely Protective	33,832.82	73,994.00	91,544.05	64,281.84	79,892.39	54,236.64	16,258	14,519	64
Safety Fund Insurance Society	163,232.12	114,205.13	6,582.92	26,793.39	71,020.94	194,985.25	3,245	25,944	32
United States Benevolent Society	35,854.15	536,745.76	75,992.80	219,671.22	190,352.19	44,285.44	30,239	32,800	90
Total	$367,267.40	$775,752.50	$275,678.27	$486,375.07	$507,639.26	$414,925.63	76,703	99,984	273

TABLE No. 30.

Statement of the Business of the Assessment Casualty Associations within the State during the year 1900.

ASSOCIATIONS.	POLICIES IN FORCE DEC. 31, 1900.		Gross amount paid by members.	Losses and claims paid in 1900.	Number of claims paid.
	Number.	Amount.			
Loyal Protective Association	1,399	$370,700.00	$16,313.25	$12,823.00	263
Masonic Equitable Accident Association	179	737,425.00	2,661.00	978.34	19
Masonic Protective Association	667	66,700.00	7,725.00	3,274.35	80
Massachusetts Mutual Accident Association	134	305,350.00	2,114.06	1,004.47	25
Ridgely Protective Association	1,072	107,200.00	11,502.00	500.00	5
Safety Fund Insurance Society					
United States Benevolent Society	643	182,400.00	9,359.03	3,851.02	271
Total	4,004	$1,769,775.00	$49,674.34	$22,431.18	663

TABLE No. 31.

Showing Income, Expenditures, and Membership of the Fraternal Beneficiary Associations for the year 1900.

ASSOCIATIONS.	Balance on hand Dec. 31, 1899.	INCOME.		EXPENDITURES.		Balance on hand Dec. 31, 1900.	Membership Dec. 31, 1899.	Membership Dec. 31, 1900.
		Assessments.	All other.	Losses and claims.	All other.			
American Benefit Society	$19,926.37	$38,874.75	$6,819.79	$49,000.00	$6,946.16	$9,674.75	5,512	4,544
American Order Fraternal Helpers	752.09	26,476.50	3,122.25	23,827.89	3,349.20	3,173.75	2,556	2,071
Canado-Americaine Association	1,775.37	13,990.15	2,965.36	12,216.50	2,837.31	3,673.07	831	1,023
Catholic Benevolent Legion	84,122.91	1,295,843.54	38,305.31	1,260,165.28	33,932.63	184,173.85	45,952	41,984
Catholic Order of Foresters	190,036.82	752,708.66	76,699.37	655,008.00	70,262.10	294,182.75	79,895	87,531
Christian Burden Bearers	34,883.45	23,396.57	1,289.84	27,013.25	2,146.81	30,012.50	1,897	1,897
Golden Cross, United Order	76,362.48	628,451.07	16,176.16	573,664.43	46,633.35	100,891.93	32,180	25,538
Good Fellows, Royal Society	5,227.74	353,289.63	21,624.58	355,730.66	22,437.23	1,974.06	9,478	8,342
Improved Order Heptasophs	44,079.92	1,074,990.60	75,117.08	995,611.44	146,837.94	51,738.22	52,880	55,103
Independent Order of Foresters	3,803,555.05	2,389,683.01	491,757.60	1,554,560.41	691,605.77	4,448,829.48	161,459	177,644
Knights of Columbus	351,160.08	314,828.96	72,932.36	183,800.00	56,696.14	498,425.26	26,336	30,436
Knights of Honor	77,745.49	3,442,662.10	111,411.46	3,433,877.29	92,377.20	90,193.73	66,863	59,933
Knights and Ladies of Honor	37,549.92	1,337,567.81	33,804.34	1,267,885.20	123,634.56	17,402.31	51,799	49,785
Knights of the Maccabees	1,016,043.89	2,543,441.21	85,949.62	1,951,466.42	313,325.04	1,297,730.19	197,132	203,832
Knights of Pythias	488,457.69	1,339,581.03	187,739.63	1,340,998.75	154,928.43	519,851.17	60,522	66,561
Ladies' Catholic Benevolent Ass'n	77,480.07	361,617.03	52,044.49	338,716.67	38,127.55	114,297.37	49,188	57,169
Ladies of the Maccabees	230,449.37	575,606.29	62,574.46	450,041.44	127,013.15	293,975.53	56,267	65,336
Locomotive Engineers	89,707.95	845,430.45	5,445.37	810,750.00	38,397.42	91,436.37	67,745	71,619
Merrimack County Odd Fellows	23,136.09	21,691.66	619.44	41,844.80	806.10	2,796.29	1,455	1,012
Nat. Ass'n Postal Railway Clerks	6,465.65	23,184.00	6,352.00	15,233.61	2,564.58	18,203.46	1,306	3,048
New England Order of Protection	52,368.72	403,897.62	41,126.54	439,000.00	37,074.88	21,318.00	26,831	29,125
Odd Fellows' Mutual Relief	980.12						560	
Patrons' Relief Association	1,690.30	10,655.95	1,543.25	8,429.00	1,747.37	3,717.13	857	796
Pilgrim Fathers, United Order	28,668.50	453,081.29	21,712.60	471,500.00	21,260.97	9,701.42	23,831	22,311
Royal Arcanum	1,573,036.76	6,604,709.24	222,273.42	6,277,068.65	160,186.49	1,960,870.43	193,868	210,074
Royal Templars of Temperance	40,597.14	345,935.66	24,399.08	336,457.33	33,364.51	41,110.04	12,214	12,097
Scottish Clans	21,223.33	57,632.38	8,326.60	48,000.00	7,532.96	31,649.35	5,328	6,061
Societe des Artisans	265,330.58	129,502.20	110,638.44	164,477.57	83 526.06	257,467.59	13,956	14,846
Sons of Temperance	1,270.86	30,632.55	120.98	26,243.75	3,936.56	1,844.08	966	944
United American Mechanics	4,591.65	5,765.25	136.25	6,603 00	282.06	3,608.09	497	203
United Workmen, Ancient Order	87,707.54	1,047,601.50	455,846.98	1,127,319.60	301,160.45	162,675.97	57,294	59,033
Women's Catholic Or. of Foresters	53,607.55	311,004.57	42,718.87	261,700.00	54,462.95	91,168.04	27,988	32,120
Workmen's Benefit	2,665.04	64,521.00	876.45	35,000 00	19,370.00	13,692.69	6,385	6,624
Total	$8,792,656.49	$26,878,254.23	$2,282,470.17	$24,483,202.94	$2,708,763.93	$10,671,458.87	1,341,748	1,409,240

TABLE No. 32.

Statement of the Business of the Fraternal Beneficiary Associations within the State during the year ending Dec. 31, 1900.

ASSOCIATIONS.	Date of admission to New Hampshire.	Membership Dec. 31, 1899.	Membership Dec. 31, 1900.	Gross amount paid by members.	Losses and claims paid during 1900.	No. of claims paid.
American Benefit Society	1895	590	408	$3,804.65	$2,000.00	2
American Order Fraternal Helpers	1895	253	206	2,334.00	.....	.....
Canado-Americaine Association	1898	831	1,623	9,179.20	9,374.00	11
Catholic Benevolent Legion	1891	10	9	335.94	.....	.....
Catholic Order of Foresters	1895	2,298	2,395	17,685.30	18,000.00	14
Christian Burden Bearers	1891	318	323	4,171.30	.....	.....
Golden Cross, United Order	1891	2,969	2,574	59,889.73	47,000.00	31
Good Fellows, Royal Society	1891	165	141	6,331.49	8,000.00	3
Improved Order of Heptasophs	1896	38	43	558.35	.....	.....
Independent Order of Foresters	1895	1,161	1,662	15,162.25	4,000.00	6
Knights of Columbus	1894	230	271	2,826.45	4,000.00	4
Knights of Honor	1891	329	280	21,041.30	24,000.00	13
Knights and Ladies of Honor	1891	180	159	4,723.44	6,000.00	6
Knights of the Maccabees	1896	442	1,040	3,825.58	.....	.....
Knights of Pythias	1891	522	564	9,120.95	13,000.00	7
Ladies' Catholic Benevolent Association	1900	.....	90	442.42	1,000.00	1
Ladies of the Maccabees	1897	109	158	903.25	2,000.00	2
Locomotive Engineers' Life & Accident Ass'n	1892	197	198	2,551.25	3,000.00	4
Merrimack County Odd Fellows	1891	1,455	1,012	18,616.86	41,844.80	.....
National Association Postal Railway Clerks	1898	7	11	102.00	.....	.....
New England Order of Protection	1891	1,171	1,373	15,790.87	11,000.00	6

Odd Fellows' Mutual Relief	1898	560	.....	.....	.....	.....
Patrons' Relief Association	1899	857	796	11,267.20	.....	.....
Pilgrim Fathers, United Order	1891	3,239	2,915	59,353.82	57,000.00	33
Royal Arcanum	1891	491	555	18,287.38	22,500.00	8
Royal Templars of Temperance	1891	119	101	4,520.00	4,000.00	3
Scottish Clans, Order of	1892	101	126	899.20	500.00	1
Societe des Artisans de Montreal	1897	177	291	2,299.80	1,000.00	1
Sons of Temperance National Mutual Relief	1892	55	54	1,726.00	.....	.....
United American Mechanics	1893	25	6	167.75	.....	.....
United Workmen, Ancient Order	1891	2,495	2,533	45,224.50	56,000.00	28
Women's Catholic Order of Foresters	1899	162	301	2,014.47	.....	.....
Workmen's Benefit Association	1896	217	213	1,504.00	2,000.00	2
Total		21,773	22,431	$346,660.70	$337,218.80	186

TABLE No. 33.

Premiums received by Insurance Companies of other States and Countries for year 1900, Tax thereon, and Date of Admission.

Fire Insurance Companies.	Date of admission to New Hampshire.	Amount written in 1900.	Premiums received.	Tax on premiums.
Aachen & Munich	Feb. 5, 1897	$205,268.00	$3,850.26	$68.62
Ætna	Dec. 30, 1889	4,168,053.00	58,576.87	1,116.43
Agricultural	May 22, 1894	319,400.00	4,891.38	87.14
American, Mass	Nov. 9, 1891	458,236.00	5,984.16	99.91
American, N. J	Nov. 30, 1889	303,102.00	3,652.09	69.75
American Fire, N. Y	May 2, 1898	184,325.00	2,456.55	36.69
Bavarian Mortgage & Ex. Bank*	Nov. 25, 1899	.....	.....	.....
Boston	May 15, 1896	498,335.00	9,924.32	175.17
British America	Dec. 31, 1889	343,170.00	5,652.63	103.46
British-American	June 17, 1899	4,908.00	49.08	.98
Caledonian	Oct. 20, 1890	748,801.00	13,868.67	238.72
Caledonian-American	April 22, 1899	57,077.00	1,077.74	17.80
Commercial Union	Dec. 7, 1889	1,136,310.00	17,696.17	314.59
Commercial Union, N. Y	Oct. 4, 1898	14,925.00	267.69	5.11
Connecticut	Sept. 22, 1893	512,400.00	7,447.59	141.43
Continental	Mar. 24, 1891	2,075,972.00	32,122.23	594.55
Delaware	July 1, 1895	261,830.00	4,849.69	80.07
Eastern	Oct. 26, 1899	.....	.....	3.73
Equitable Fire & Marine	Jan. 24, 1898	82,600.00	1,111.70	20.40
Fire Association	April 8, 1890	1,365,526.00	22,188.34	447.58
Fire Insurance Co., County of Philadelphia	Feb. 21, 1900	199,266.00	2,875.27	50.98

Fireman's Fund	Dec.	31, 1889	625,128.42	8,307.98	150.27
Firemen's	June	9, 1898	332,880.00	4,311.01	82.94
Fitchburg Mutual	May	23, 1889	1,084,573.00	13,907.75	263.89
Franklin	Jan.	22, 1898	132,618.33	2,057.12	36.67
German-American	April	1, 1896	745,550.00	9,922.53	149.59
Germania	Feb.	20, 1896	176,490.00	2,483.84	48.01
Greenwich	Mar.	21, 1895	1,161,377.00	10,580.18	199.97
Hamburg-Bremen	Nov.	28, 1898	407,016.00	5,999.79	98.99
Hanover	Mar.	2, 1899	781,766.41	9,846.80	183.73
Hartford	Mar.	12, 1890	1,672,928.00	25,072.01	501.44
Home	Feb.	1, 1892	4,511,280.00	25,357.09	507.14
Home Fire & Marine	Feb.	4, 1897	56,714.66	1,062.71	15.70
Imperial	Dec.	2, 1889	284,208.00	4,535.48	82.37
Indemnity	Sept.	30, 1898	21,800.00	327.93	5.72
Insurance Co. of North America	Dec.	6, 1889	2,236,163.00	33,427.87	1,148.42
Lafayette	Nov.	24, 1899	91,601.00	1,467.70	23.31
Lancashire	Mar.	19, 1892	975,727.00	8,076.49	146.19
Lion	June	3, 1899	99,618.00	977.33	17.21
Liverpool & London & Globe	Dec.	20, 1889	2,971,841.00	23,602.38	396.53
London Assurance	May	15, 1895	273,972.00	4,818.11	78.35
London & Lancashire	Nov.	21, 1889	918,233.00	17,496.37	271.84
Magdeburg	April	29, 1897	545,418.00	8,899.54	147.13
Manchester	June	3, 1891	778,462.00	11,017.81	192.72
Manhattan	Feb.	28, 1900	431,090.00	9,437.51	150.61
Mercantile Fire & Marine	July	23, 1891	389,135.00	4,802.14	62.49
Merchants'	June	24, 1894	635,995.00	7,121.63	124.40
Merchants & Farmers'	Dec.	3, 1890	361,231.00	4,897.90	91.96
Merrimack Mutual	Dec.	17, 1900	.....	.....	.....
Moscow*	Jan.	6, 1900	.....	.....	.....
Munich Reinsurance*	June	6, 1899	.....	.....	114.31
National Fire	Dec.	31, 1889	1,336,318.00	17,625.29	324.30
National Assurance	Aug.	16, 1899	1,073,392.00	10,279.70	200.11

*Taxes paid in part or in full by original insuring companies.

TABLE No. 33.—*Continued.*

FIRE INSURANCE COMPANIES.	Date of admission to New Hampshire.	Amount written in 1900.	Premiums received.	Tax on premiums.
Netherlands	Feb. 6, 1899	$46,590.00	$891.46	$14.47
Niagara	Nov. 7, 1891	1,097,974.00	21,019.63	393.03
North British & Mercantile	Jan. 18, 1890	941,453.00	11,273.42	196.22
Northern	Jan. 29, 1890	575,105.00	5,825.16	92.94
North German	Oct. 28, 1899	133,605.00	2,056.39	143.62
Norwalk	Jan. 27, 1896	.....	.....	50.70
Norwich Union	Dec. 31, 1889	766,655.00	10,927.73	196.97
Orient	Jan. 9, 1890	1,011,503.00	14,367.76	264.00
Palatine	Feb. 10, 1893	863,921.00	7,156.55	194.05
Pelican	April 14, 1900	14,250.00	146.78	2.93
Pennsylvania	Aug. 1, 1890	614,316.00	9,179.65	158.98
Phenix, N. Y	Dec. 3, 1889	1,422,668.00	13,604.93	240.30
Phœnix, Conn	Jan. 7, 1892	1,242,812.00	17,637.15	329.13
Phœnix, London	Dec. 5, 1889	2,061,737.81	15,000.37	267.69
Providence Mutual	Feb. 22, 1893	528,225.00	6,180.17	112.80
Providence Washington	Feb. 1, 1890	1,559,140.00	9,686.39	181.17
Queen	Oct. 7, 1891	765,889.00	13,118.89	214.06
Quincy Mutual	Jan. 3, 1899	236,317.00	3,551.98	71.03
Royal	Aug. 1, 1890	3,783,402.33	35,725.78	605.43
Royal Exchange	Feb. 3, 1900	206,848.00	2,882.72	48.98
Salamandra*	Mar. 8, 1900	.....	.....	22.41
Scottish Union & National	Feb. 20, 1892	1,394,862.00	16,225.23	278.21
Security	Jan. 23, 1899	102,835.00	1,075.53	19.33
Skandia	Mar. 8, 1900	829,458.00	3,112.93	61.70

Springfield Fire & Marine	Dec. 11, 1889	1,137,234.00	16,299.96	294.01
Sun	Feb. 1, 1890	436,044.00	6,386.71	110.40
Svea	Dec. 4, 1896	155,808.00	3,152.96	43.87
Thuringia	May 24, 1899	74,725.00	1,098.67	21.96
Traders'	Feb. 25, 1898	371,582.00	8,214.07	170.91
Traders & Mechanics'	Sept. 4, 1890	813,080.00	11,573.45	222.61
Union Assurance	July 20, 1899	447,623.00	5,189.69	112.35
United Firemen's	Jan. 22, 1897	197,503.00	2,600.51	48.18
United States	May 27, 1892	174,866.00	2,282.19	44.64
Western Assurance	Nov. 2, 1891	1,401,019.00	9,597.44	182.29
Westchester	April 11, 1896	439,357.00	7,526.53	139.99
Williamsburg City	Dec. 29, 1894	562,685.00	7,511.60	138.82
		$64,463,121.96	$790,342.80	$15,179.60

FIDELITY AND CASUALTY COMPANIES.

Ætna Life (Accident Dept.)	1891	$832,150.00	$3,771.84	$37.72
American Surety	1886	1,335,248.00	3,292.77	32.92
City Trust, Safe Deposit & Surety	1894	289,615.00	946.33	18.92
Employers' Liability	1887	3,135,064.00	13,933.62	139.34
Fidelity & Casualty	1886	3,456,352.05	15,264.84	152.64
Fidelity & Deposit	1895	2,781,450.00	11,348.74	170.23
General Accident	1899	441,950.00	603.00	6.03
Guarantee Company of North America	1886	214,650.00	610.72	6.11
Hartford Steam Boiler	1886	1,194,700.00	11,333.52	113.34
Lawyers' Surety	1894	74,363.00	60.00	.60
Lloyd's Plate Glass	1891	102,924.77	2,060.68	20.60
London Guarantee & Accident	1892	527,750.00	3,422.98	34.23
Maryland Casualty	1898	626,383.40	10,908.94	163.63
National Surety	1898	61,350.00	288.00	2.88
New Amsterdam Casualty	1899	211,300.00	1,692.57	16.93
Preferred Accident	1899	680,000.00	2,270.50	22.70
Standard Life & Accident	1890	378,350.00	2,429.55	48.60
Travelers' (Accident Dept.)	1868	2,997,920.00	14,040.24	140.40

* Taxes paid in part or in full by original insuring companies.

TABLE No. 33.—*Continued.*

FIDELITY AND CASUALTY COMPANIES.	Date of admission to New Hampshire.	Amount written in 1900.	Premiums received.	Tax on premiums.
Union Casualty & Surety	1893	$702,551.00	$2,457.23	$49.14
United States Casualty	1895	1,972,500.00	1,478.89	14.79
United States Fidelity & Guaranty	1897	656,085.00	1,993.05	29.89
		$22,672,656.22	$104,208.01	$1,221.64
LIFE INSURANCE COMPANIES.				
Ætna Life	1868	$174,246.00	$51,040.57	$510.41
Connecticut General	1869	211,500.00	26,291.80	262.92
Connecticut Mutual	1868	60,200.00	38,548.86	385.48
Equitable Life	1868	359,939.00	41,846.09	418.46
Manhattan	1868	28,061.00	2,456.66	24.57
Massachusetts Mutual	1868	368,500.00	125,399.36	1,253.99
Metropolitan	1869	3,476,285.00	256,037.71	2,560.38
Mutual Benefit	1870	46,987.00	24,562.68	245.63
Mutual Life	1869	1,360,555.00	323,426.24	3,234.26
National Life	1868	677,493.63	122,709.83	2,328.08
New England Mutual	1868	21,692.00	6,055.04	60.55
New York Life	1869	608,113.00	82,922.35	829.22
Northwestern Mutual	1876	276,500.00	80,363.82	803.64
Penn Mutual	1880	51,500.00	23,908.86	478.17
Phœnix Mutual	1869	83,792.00	26,707.11	267.07
Provident Life & Trust	1896	66,500.00	6,623.22	132.46
Provident Savings	1875	118,717.00	12,822.64	128.23

Prudential	1897	595,667.00	20,011.66	200.12
Security Mutual	1900	13,471.00	2,197.36	21.97
State Mutual	1869	77,200.00	24,870.75	248.71
Travelers' (Life Dept.)	1868	239,500.00	15,721.10	157.21
Union Mutual	1869	217,075.16	45,835.49	687.53
United States Life	1870	12,000.00	1,925.51	19.26
Washington Life	1869	68,797.00	3,639.46	19.26
		$6,449,726.79	$1,160,585.54	$15,294.71
ASSESSMENT LIFE AND CASUALTY COMPANIES.				
Loyal Protective	Feb. 4, 1897	$210,300.00	$16,313.25	$163.13
Masonic Equitable Accident	March 2, 1897	54,150.00	2,661.00	26.61
Masonic Protective	March 6, 1896	6,000.00	7,725.00	77.25
Massachusetts Mutual Accident	March 15, 1897	90,200.00	2,114.06	21.14
Northwestern Benevolent	July 1, 1897	.....	.....	270.40
Ridgely Protective	March 6, 1896	9,400.00	11,502.00	115.02
Safety Fund	Aug. 19, 1898	.....	.....	.....
United States Benevolent	May 21, 1897	238,000.00	9,359.03	187.18
Total		$608,050.00	$49,674.34	$860.73
Aggregate		$94,193,554.97	$2,104,810.69	$32,556.68

TABLE No. 34.

Giving Name, Location, Date of Organization or Admission, and Names of Officers of Insurance Companies doing business in New Hampshire, December 31, 1900.

Fire Insurance Companies.	Location.	Date of organization or admission to U. S.	Officers.	
			President.	Secretary.
New Hampshire Stock.				
Capital	Concord	Mar. 10, 1886	Lyman Jackman	Chas. L. Jackman.
Fire Underwriters' Association	Concord	Dec. 22, 1886	Lyman Jackman	Thomas M. Lang.
Granite State	Portsmouth	July 17, 1885	Frank Jones	Alfred F. Howard.
New Hampshire	Manchester	July 7, 1869	U. C. Crosby	F. W. Sargeant.
Portsmouth Fire Association	Portsmouth	Oct. 22, 1887	Frank Jones	Alfred F. Howard.
State Dwelling House	Concord	Jan. 1, 1889	Solon A. Carter	Obadiah Morrill.
New Hampshire Cash Mutuals.				
Concord	Concord	Aug. 29, 1885	Samuel C. Eastman	Louis C. Merrill.
Manufacturers & Merchants'	Concord	Dec. 29, 1885	Edward G. Leach	Lyman Jackman.
New Hampshire Town Mutuals.				
Barnstead	Barnstead	April 25, 1857	Rufus S. Foss	Charles E. Walker.
Bow	Bow	May 25, 1850	George W. Colby	George W. Short.
Candia	Candia	May 26, 1859	Benj. F. Lang	Moses F. Emerson.
Canterbury	Canterbury	June 30, 1849	A. G. Chase	Chas. E. Morrill.
Hollis	Hollis	April 11, 1846	Edward Hardy	C. B. Richardson.

Loudon	Loudon	Nov.	17,	1877	E. H. Robinson	Caleb D. Marston.
Lyndeborough	Lyndeborough	May	3,	1862	Nath'l T. McIntire	Jn. H. Goodrich.
Milford	Milford	July	1,	1861	W. R. Fitch	W. D. Sargent.
New Durham	New Durham	June	4,	1887	H. G. Chamberlin	Eben E. Berry.
Northwood	Northwood	July	20,	1861	Moses G. James	Samuel S. James.
Orford	Orford	Jan.	26,	1886	George W. Lamprey.	Benj. F. Trussell.
Piermont	Piermont	Feb.	25,	1871	H. H. Palmer	Aaron Barton.
Sanbornton	Sanbornton	Mar.	28,	1874	Joshua Lane	H. J. L. Bodwell.
Strafford	Strafford	Jan.	3,	1853	Albert A. Hanson	Geo. F. Johnson.
Sunapee	Sunapee	Jan.	12,	1886	Charles A. Knowlton.	Erastus R. Boyce.
Sutton	Sutton	Sept.	15,	1849	Moses L. Pillsbury	Daniel L. Powers.
Tilton & Northfield	Tilton	Nov.	26,	1887	W. Smith Hill	Geo. S. Philbrick.
Weare	Weare	Jan.	5,	1857	Wm. T. Morse	W. S. B. Herbert.
Westmoreland	Westmoreland	April	8,	1876	A. A. Barker	H. D. Pierce.
GRANGE AND COUNTY MUTUALS.						
Grange	Milford	Mar.	28,	1888	Charles McDaniel	E. C. Hutchinson.
Merrimack County	Webster	Mar.	27,	1877	Samuel Choate	I. A. Burbank.
Rockingham Farmers'	Exeter	June	27,	1833	H. G. Burley	Henry A. Shute.
STOCK COMPANIES OF OTHER STATES.						
Ætna	Hartford, Conn	June,		1819	Wm. B. Clark	Wm. H. King.
Agricultural	Watertown, N. Y.	——,		1853	A. H. Sawyer	W. H. Stevens.
American	Boston, Mass	June,		1818	Francis Peabody	Henry S. Bean.
American	Newark, N. J.	Feb.	20,	1846	E. O. Doremus	J. H. Worden.
American Fire	New York City	April	30,	1857	George S. A. Young.	Walter S. Alley.
Boston	Boston, Mass	Dec.	23,	1873	Ransom B. Fuller	Thos. H. Lord.
British American	New York City	Feb.,		1898	Silas P. Wood	J. M. Biggert.
Caledonian-American	New York City	Dec.	24,	1897	Charles H. Post	N. A. McNeil.
Commercial Union	New York City	Oct.	30,	1890	A. H. Wray	C. J. Holman.
Connecticut	Hartford, Conn	June,		1850	J. D. Browne	Charles R. Burt.
Continental	New York City	Nov.,		1852	F. C. Moore	Edward Lanning.

TABLE No. 34.— *Continued.*

Fire Insurance Companies.	Location.	Date of organization or admission to U. S.	Officers.	
			President.	Secretary.
Delaware	Philadelphia, Pa	April 10, 1835	Tattnall Paulding	Henry Lylburn.
Equitable Fire & Marine	New York City	May, 1859	Fred W. Arnold	J. E. Tillinghast.
Fire Association	Philadelphia, Pa	Mar. 27, 1820	E. C. Irvin	Benj. T. Herkness.
Fire Ins. Co., County of Phila	Philadelphia, Pa	May 31, 1832	Chas. R Peck	E. A. Law.
Fireman's Fund	San Francisco, Cal.	May 3, 1863	William J. Dutton	Louis Weinmann.
Firemen's	Newark, N. J.	Dec. 3, 1855	D. H. Dunham	A. H. Hassinger.
Franklin	Philadelphia, Pa	April 22, 1829	J. W. McAllister	Ezra T. Cresson.
German-American	New York City	March, 1872	W. N. Kremer	Charles G. Smith.
Germania	New York City	March, 1895	Hugo Schumann	Charles Ruykhaver.
Greenwich	New York City	May 5, 1834	Mason A. Stone	Walter B. Ward.
Hanover	New York City	April, 1852	Chas. A. Shaw	Joseph McCord.
Hartford	Hartford, Conn	May, 1810	George L. Chase	P. C. Royce.
Home	New York City	April, 1853		A. M. Burtis.
Home Fire & Marine	San Francisco, Cal.	Sept., 1864	William J. Dutton	Stephen D. Ives.
Indemnity	New York City	——, 1897	J. Montgomery Hare	J. H. Burger.
Insurance Co. of North America	Philadelphia, Pa	April 14, 1794	Charles Platt	Greville E. Fryer.
Lafayette	New York City	Feb. 10 1897	Allen W. Adams	Edward H. Betts.
Manhattan	New York City	Feb. 1, 1869	Daniel Myers	Jas. W. Durbrow.
Mercantile Fire & Marine	Boston, Mass	Feb. 11, 1823	George R. Rogers	James Simpson.
Merchants'	Newark, N. J.	Feb. 28, 1858	G. Lee Stout	Wm. H. Guerin.
National	Hartford, Conn	Nov. 27, 1871	James Nichols	B. R. Stillman.
Niagara	New York City	July, 1850	Harold Herrick	George W. Dewey.
Orient	Hartford, Conn.	June, 1867	A. G. McIlwaine, Jr.	James Wyper.
Pelican	New York City	March 7, 1899	A. D. Irving	L. P. Bayard.

Pennsylvania	Philadelphia, Pa	March,	1825	R. Dale Benson	W. G. Crowell.
Phenix	Brooklyn, N. Y	Sept. 10,	1853	George P. Sheldon	Wm. A. Wright.
Phœnix	Hartford, Conn	May,	1854	D. W. C. Skilton	Edw. Milligan.
Providence Washington	Providence, R. I	——,	1799	J. H. De Wolf	E. L. Watson.
Queen Insurance Co. of America	New York City	Sept. 11,	1891	Edward F. Beddall	Nevett S. Barton.
Security	New Haven, Conn	April,	1841	Chas. S. Leete	H. Mason.
Springfield Fire & Marine	Springfield, Mass	——,	1849	A. W. Damon	W. J. Mackay.
Traders'	Chicago, Ill	Feb.,	1865	E. Buckingham	S. A. Rothermel.
United Firemen's	Philadelphia, Pa	April 2,	1860	Robert B. Beath	Dennis J. Sweeney.
United States	New York City	April 1,	1824	W. W. Underhill	S. M. Craft.
Westchester	New York City	Mar. 14,	1837	George R. Crawford	M. O. Brown.
Williamsburgh City	Brooklyn, N. Y	March,	1853	M. S. Driggs	F. H. Way.
MUTUAL COMPANIES OF OTHER STATES.					
Fitchburg	Fitchburg, Mass	Mar. 23,	1847	Henry G. Morse	Lincoln R. Welch.
Merchants & Farmers'	Worcester, Mass	April 1,	1846	John D. Washburn	E. B. Stoddard.
Merrimack	Andover, Mass	Feb. 7,	1828	Joseph A. Smart	Geo. A. Parker.
Providence	Providence, R. I	——,	1800	Henry B. Barker	H. C. Waters.
Quincy	Quincy, Mass	Mar. 22,	1851	Chas. A. Howland	William H. Fay.
Traders & Mechanics'	Lowell, Mass	June,	1848	Levi Sprague	Edward M. Tucke.
COMPANIES OF OTHER COUNTRIES.					
Aachen & Munich	Aix-la-Chapelle, Ger'y	May 1,	1895	Weed & Kennedy	Resident Managers.
British America	Toronto, Canada	July 17,	1874	George A. Cox	P. H. Sims.
Caledonian	Edinburgh, Scotland	Oct. 20,	1890	Charles H. Post	Resident Manager.
Commercial Union	London, England	Jan. 13,	1871	A. H. Wray	Resident Manager.
Hamburg-Bremen	Hamburg, Germany	May 3,	1873	F. O. Affeld	Resident Manager.
Imperial	London, England	May 21,	1868	T. D. Belfield	Resident Manager.
Lancashire	Manchester, England	April,	1872	Milton Dargan	Resident Manager.
Lion	London, England	——,	1880	James H. Brewster	Resident Manager.
Liverpool & London & Globe	Liverpool, England	——,	1848	Henry W. Eaton	Resident Manager.

TABLE No. 34.— *Continued.*

Fire Insurance Companies.	Location.	Date of organization or admission to U. S.	Officers.	
			President.	Secretary.
London Assurance	London, England	——, 1872	Chas. L. Case	Resident Manager.
London & Lancashire	Liverpool, England	June 17, 1879	A. G. McIlwaine, Jr.	Resident Manager.
Magdeburg	Magdeburg, Germ'y.	Dec. 2, 1896	P. E. Rasor	Resident Manager.
Manchester	Manchester, England	Nov. 22, 1890	Geo. S. A. Young	Resident Manager.
Moscow	Moscow, Russia	Jan. 1, 1900	John R. Redfield	Resident Manager.
Munich Reinsurance	Bavaria, Germany	Nov., 1898	Carl Schreiner	Resident Manager.
National Assurance	Dublin, Ireland	——, 1899	Geo. E. Kendall	Resident Manager.
Netherlands	The Hague, Holland.	July 28, 1897	Weed & Kennedy	Resident Managers
North British & Mercantile	London & Edinburgh	Dec., 1866	E. G. Richards	Resident Manager.
Northern	London, England	Jan., 1876	Geo. W. Babb	Resident Manager.
North German	Hamburg, Germany.	Sept., 1893	E. Harbers	Resident Manager.
Norwich Union	Norwich, England	March, 1879	J. Montgomery Hare.	Resident Manager.
Palatine	Manchester, England	Dec. 17, 1892	A. H. Wray	Resident Manager.
Phœnix Assurance	London, England	Aug., 1879	A. D. Irving	Resident Manager.
Royal	Liverpool, England.	July, 1851	Field & Cowles	Resident Managers
Royal Exchange	London, England	——, 1891	Robert Dickson	Resident Manager.
Salamandra	St. Petersburg, Rus.	Dec. 29, 1899	Albert Wilcox & Co.	Resident Managers
Scottish Union	Edinburgh, Scotland.	Nov. 4, 1880	J. R. Redfield	Resident Manager.
Skandia	Stockholm, Sweden.	——, 1900	C. F. Shallcross	Resident Manager.
Sun	London, England	Aug. 1, 1882	J. J. Guile	Resident Manager.
Svea Fire & Life	Gothenburg, Sweden.	——, 1884	Weed & Kennedy	Resident Managers
Thuringia	Erfurt, Germany	July, 1896	F. G. Voss	Resident Manager.
Union Assurance	London, England	——, 1891	Hall & Henshaw	Resident Managers
Western Assurance	Toronto, Canada	Oct. 14, 1874	Geo. A. Cox	C. C. Foster.

FIDELITY & CASUALTY COMPANIES.						
American Surety	New York City	April	14,	1884	H. D. Lyman	G. M. Sweney.
City Trust, Safe Deposit & Surety	Philadelphia	June	4,	1886	Chas. M. Swain	James F. Lynd.
Employers' Liability	London, England	Oct.		1880	Appleton & Dana	Resident Managers
Fidelity & Casualty	New York City	Mar.	20,	1876	Geo. F. Seward	Robert J. Hillas.
Fidelity & Deposit	Baltimore, Md	Feb.	15,	1890	Edwin Warfield	H. E. Bosler.
Frankfort Marine, Acc. & Pl. Glass	Frankfort, Germany	Aug.		1896	F. G. Voss	Resident Manager.
General Accident Assurance Corp	Perth, Scotland	Feb.	23,	1891	Muir & Haughton	Resident Managers
Guarantee Co. of North America	Montreal, Canada	——,		1881	Edward Rawlings	Robert Kerr.
Hartford Steam Boiler	Hartford, Conn	June,		1866	J. M. Allen	J. B. Pierce.
Lawyers' Surety	New York City	Mar.	30,	1892	Joel B. Erhardt	Joel Rathbone.
Lloyd's Plate Glass	New York City	Aug.,		1882	Wm. T. Woods	C. E. W. Chambers.
London Guarantee & Accident	London, Eng	——,		1892	A. W. Masters	Resident Manager.
Maryland Casualty	Baltimore, Md	Feb.	9,	1898	John T. Stone	W. E. Thomsen.
National Surety	New York City	Feb.	24,	1897	Charles A. Dean	Ballard McCall.
New Amsterdam Casualty	New York City	Dec.	30,	1898	Edward V. Loew	Charles T. Hopper.
Preferred Accident	New York City	Mar.	3,	1893	P. C. Lounsbury	K. C. Atwood.
Standard Life & Accident	Detroit, Mich	May	29,	1884	D. M. Ferry	E. A. Leonard.
Travelers'	Hartford, Conn	June	17,	1863	James G. Batterson	John E. Morris.
Union Casualty & Surety	St. Louis, Mo.	Dec.	29,	1892	Edward Cluff	LeGrand L. Atwood.
United States Casualty	New York City.	May	2,	1895	J. W. Hinkley	Edson S. Lott.
United States Fidelity & Guaranty	Baltimore, Md	Mar.	19,	1896	John R. Bland	Geo. R. Callis.
LIFE INSURANCE COMPANIES.						
Ætna Life	Hartford, Conn	——,		1820	M. G. Bulkeley	Joel L. English.
Connecticut General	Hartford, Conn	June,		1865	Thomas W. Russell	R.W.Huntington,Jr
Connecticut Mutual	Hartford, Conn	June	16,	1846	Jacob L. Greene	Herbert H. White.
Equitable Life	New York City	July	26,	1849	J. W. Alexander	Wm. Alexander.
Manhattan Life	New York City	——,		1850	H. B. Stokes	J. H. Giffin.
Massachusetts Mutual	Springfield, Mass.	May	1,	1851	John A. Hall	Henry M. Phillips.
Metropolitan Life	New York City	June,		1866	John R. Hegeman	Geo. B. Woodward.
Mutual Benefit	Newark, N. J.	Jan.	31,	1845	Amzi Dodd	Edward L. Dobbins.

TABLE No. 34.—*Continued.*

Life Insurance Companies.	Location.	Date of organization or admission to U. S.	Officers.	
			President.	Secretary.
Mutual Life	New York City	April, 1842	Richard A. McCurdy.	Wm. J. Easton.
National Life	Montpelier, Vt.	Nov. 13, 1848	James C. Houghton.	Osman D. Clark.
New England Mutual	Boston, Mass.	April 1, 1835	Benj. F. Stevens	S. F. Trull.
New York Life	New York City	—, 1841	John A. McCall	Chas. C. Whitney.
Northwestern Mutual	Milwaukee, Wis	March, 1857	H. L. Palmer	J. W. Skinner.
Penn Mutual	Philadelphia	Feb. 24, 1847	Harry F. West	Henry C. Brown.
Phœnix Mutual	Hartford, Conn.	May, 1851	Jonathan B. Bunce.	Chas. H. Lawrence.
Provident Life & Trust	Philadelphia	Mar. 22, 1865	Samuel R. Shipley	C. Walter Borton.
Provident Savings	New York City	Feb. 25, 1875	Edward W. Scott	Wm. E. Stevens.
Prudential	Newark, N. J.	—, 1873	John F. Dryden	Forrest F. Dryden.
Security Mutual	Binghamton, N. Y.	Nov. 6, 1886	W. G. Phelps	Charles M. Turner.
State Mutual	Worcester, Mass	Mar. 16, 1844	A. G. Bullock	Henry M. Witter.
Union Mutual	Portland, Me.	July 17, 1848	Fred E. Richards	J. Frank Lang.
United States Life	New York City.	Feb., 1850	Geo. H. Burford	A. Wheelwright.
Washington Life	New York City	Jan., 1860	W. A. Brewer, Jr.	Graham H. Brewer.
Assessment Life and Casualty.				
Loyal Protective	Boston, Mass	June 12, 1895	Winfield S. Nevins	Wm. E. Bowen.
Masonic Equitable Accident	Boston, Mass.	Dec. 1, 1891	Albert C. Smith	David T. Montague.
Masonic Protective	Worcester, Mass	June 10, 1895	FrancisA.Harrington.	Albert L. Pratt.
Massachusetts Mutual Accident	Boston, Mass	Dec. 18, 1883	George L. Stevens	G.Leonard McNeill.
Ridgely Protective	Worcester, Mass	May 10, 1894	FrancisA.Harrington.	Albert L. Pratt.

Safety Fund	Syracuse, N. Y.	—,		1889	James W. Merritt	Geo. H. Fulmer.
United States Benevolent	Saginaw, Mich.	Mar.	27,	1891	Wm. F. Pearson	J. Bert Pitcher.
FRATERNAL BENEFICIARY ASSOCIATIONS.						
American Benefit Society	Boston, Mass.	Jan.	17,	1893	Wm. H. Carberry	N. P. Cormack.
American Order Fraternal Helpers	Boston, Mass.	Aug.	1,	1892	Samuel P. Tenney	J. C. Simmons.
Canado-Americaine Association	Manchester, N. H.	Nov.	20,	1896	T. G. Biron	M. E. Lussier.
Catholic Benevolent Legion	Brooklyn, N. Y.	Oct.	12,	1881	John C. McGuire	John D. Carroll.
Catholic Order of Foresters	Chicago, Ill.	May	24,	1883	Thomas H. Cannon	Theo. B. Thiele.
Christian Burden Bearers	Manchester, N. H.	June,		1885	Frank Burr	L. N. Olmsted.
Golden Cross, United Order	Knoxville, Tenn	July	4,	1876	Fessenden I. Day	W. R. Cooper.
Good Fellows, Royal Society	Boston, Mass.	April,		1882	J. H. McGregor	A. J. Bates.
Improved Order of Heptasophs	Baltimore, Md	Aug.	28,	1878	M. G. Cohen	S. H. Tattersall.
Independent Order Foresters	Toronto, Canada	July	1,	1881	Oronhyatekha	J. A. McGillivray
Knights of Columbus	New Haven, Conn.	Feb.,		1882	Edward L. Hearn	Daniel Colwell.
Knights of Honor	St. Louis, Mo	June	30,	1873	D. S. Biggs	Noah M. Givan.
Knights and Ladies of Honor	Indianapolis, Ind	Sept.,		1877	L. B. Lockard	C. W. Harvey.
Knights of the Maccabees	Port Huron, Mich.	Sept.	11,	1885	D. P. Markey	G. J. Siegle.
Knights of Pythias	Chicago, Ill.	Nov.	1,	1877	C. F. S. Neal	Chas. H. Kessler.
Ladies' Catholic Benevolent Ass'n	Erie, Pa	March,		1899	E. B. McGowan	J. A. Royer.
Ladies of the Maccabees	Port Huron, Mich	Oct.	1,	1892	L. M. Hollister	Bina M. West.
Locomotive Engineers	Cleveland, Ohio	Mar.	1,	1894	W. E. Futch	Wm. B. Prenter.
Merrimack County Odd Fellows	Concord, N. H.	Mar.	4,	1871	Horace A. Brown	John W. Bourlet.
Nat'l Ass'n Postal Railway Clerks	Portsmouth, N. H.	Dec.	14,	1898	C. L. Shaffer	George A. Wood.
New England Order of Protection	Boston, Mass.	Oct.	28,	1887	Levi W. Shaw	Daniel M. Frye.
Odd Fellows' Mutual Relief	Lakeport, N. H.	Sept.,		1874	N. J. Bachelder	George R. Drake.
Patrons' Relief Association	Manchester, N. H.	Jan.	1,	1879	E. P. Hodgdon	F. R. Adams.
Pilgrim Fathers, United Order	Lawrence, Mass.	Mar.	15,	1879	Henry S. Treadwell	Nathan Crary.
Royal Arcanum	Boston, Mass.	June	23,	1877	W. Holt Apgar	W. O. Robson.
Royal Templars of Temperance	Buffalo, N. Y.	Feb.	16,	1870	Frank D. Muse	Esbon B. Rew.
Scottish Clans, Order of	Boston, Mass.	Nov.	30,	1878	W. H. Steen	Peter Kerr.
Société des Artisans	Montreal, Canada	Dec.	28,	1876	Joseph Thibeault	AvilaBourbonniere.

TABLE No. 34.—*Continued.*

FRATERNAL BENEFICIARY ASSOCIATIONS.	Location.	Date of organization or admission to U. S.	OFFICERS.	
			President.	Secretary.
Sons of Temperance	Washington, D. C.	June 25, 1879	Benj. R. Jewell	F, M. Bradley.
United American Mechanics	Philadelphia	Sept., 1879	Elmer E. Hill	John Server.
United Workmen, Ancient Order	Boston, Mass	Feb. 25, 1879	Walter Leigh	J. Edward Burtt.
Women's Catholic Order Foresters	Chicago, Ill	July 17, 1891	Elizabeth Rodgers	Catherine Hughes.
Workmen's Benefit Association	Boston, Mass	July 1, 1893	J. Varnum Mott	James H. Cutten.

NEW HAMPSHIRE

TOWN MUTUAL

FIRE INSURANCE COMPANIES

ABSTRACTS OF ANNUAL REPORTS, WITH DETAILED STATEMENTS OF RESOURCES AND LIABILITIES, FOR THE YEAR ENDING DECEMBER 31, 1900.

[These companies charge no cash premiums, but rely entirely upon assessments on deposit notes to pay losses and running expenses. The business of the Town Mutuals is generally confined to the limits of the town, and their risks are upon dwellings, farm buildings, and their contents principally.]

BARNSTEAD MUTUAL FIRE INSURANCE COMPANY.

Commenced business January, 1857.

RUFUS S. FOSS, *President.* CHARLES E. WALKER, *Secretary.*

ASSETS, DEC. 31, 1900.

Cash in company's office	$35.04

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees	$108.70
from assessments on premium notes	241.58
from interest from all sources	3.00
Total income	$353.28
Balance on hand Dec. 31 of previous year	152.74
Total net resources	$506.02

EXPENDITURES.

Paid for losses during the year	$375.00
for adjusting losses	4.00
for collecting assessments	9.66
for salaries and fees of officers and employees	30.00
for making assessments	4.00
for incidental expenses	43.32
for filing statement	5.00
Gross cash expenditures	$470.98

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1899	$192,498.00	$11,865.63
Risks written during the year	31,100.00	1,867.00
Total	$223,598.00	$13,732.63
Risks terminated during the year	22,235.00	1,333.50
Amount in force Dec. 31, 1900	$201,363.00	$12,399.13

Losses incurred during the year	$375.00
Assessments laid on premium notes	241.58
Date of last assessment, May 5, 1900. Amount collected	241.58
Largest sum insured in a single risk	1,500.00

Rates charged for insurance:

Premium note, six per cent of amount insured.

Cash premiums, four per cent of premium note.

Policy fee, one dollar.

BOW MUTUAL FIRE INSURANCE COMPANY.

Commenced business June 15, 1850.

MYRON COLBY, *President.* GEORGE W. SHORT, *Secretary.*

ASSETS, DEC. 31, 1900.

Cash in company's office	$7.25
Cash deposited in banks	1.00
Gross assets	$8.25

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees	$3.30

EXPENDITURES.

Paid for filing statement	$5.00

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1899	$55,890.00	$2,794.50
Risks written during the year	1,700.00	85.00
Total	$57,590.00	$2,879.50
Risks terminated during the year	3,750.00	187.50
Amount in force Dec. 31, 1900	$52,140.00	$2,607.00

Date of last assessment, 1899. Amount collected	$705.60
Largest sum insured in a single risk	1,500.00

Rates charged for insurance:
Premium note, five per cent of amount insured.
Cash premiums, three per cent of premium note.
Policy fee, twenty-five cents.

CANDIA MUTUAL FIRE INSURANCE COMPANY.

Commenced business April 25, 1859.

BENJAMIN F. LANG, *President.* MOSES F. EMERSON, *Secretary.*

ASSETS, DEC. 31, 1900.

Cash deposited in banks	$164.00

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees	$56.92
from interest from all sources	5.14
Total income	$62.06
Balance on hand Dec. 31 of previous year	146.06
Total net resources	$208.12

EXPENDITURES.

Paid for losses during the year	$3.00
for adjusting losses	5.00
for salaries and fees of officers and employees	20.38
for incidental expenses	2.68
for filing statement	5.00
Gross cash expenditures	$38.06

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1899	$96,565.00	$6,061.75
Risks written during the year	19,200.00	1,195.50
Total	$115,765.00	$7,257.25
Risks terminated during the year	18,600.00	1,157.50
Amount in force Dec. 31, 1900	$97,165.00	$6,099.75
Losses incurred during the year		3.00
Date of last assessment, August, 1895. Amount collected		299.83
Largest sum insured in a single risk		1,800.00

Rates charged for insurance:
Premium note, six to eight per cent of amount insured.
Cash premiums, two per cent of the premium note.
Policy fee, fifty cents.

CANTERBURY MUTUAL FIRE INSURANCE COMPANY.

Commenced business July 4, 1849.

A. G. CHASE, *President.* CHARLES E. MORRILL, *Secretary.*

ASSETS, DEC. 31, 1900.

Cash in company's office	$92.67
All other assets	15.45
Gross assets	$108.12

LIABILITIES.

Losses adjusted and unpaid	$315.00

INCOME.

Received from premiums and policy fees	$85.59
from assessments on premium notes	551.88
Total income	$637.47
Balance on hand Dec. 31 of previous year	51.26
Total net resources	$688.73

TABLE No. 34.—*Continued.*

Life Insurance Companies.	Location.	Date of organization or admission to U. S.	Officers.	
			President.	Secretary.
Mutual Life	New York City	April, 1842	Richard A. McCurdy.	Wm. J. Easton.
National Life	Montpelier, Vt.	Nov. 13, 1848	James C. Houghton.	Osman D. Clark.
New England Mutual	Boston, Mass.	April 1, 1835	Benj. F. Stevens	S. F. Trull.
New York Life	New York City	——, 1841	John A. McCall	Chas. C. Whitney.
Northwestern Mutual	Milwaukee, Wis	March, 1857	H. L. Palmer	J. W. Skinner.
Penn Mutual	Philadelphia	Feb. 24, 1847	Harry F. West	Henry C. Brown.
Phœnix Mutual	Hartford, Conn.	May, 1851	Jonathan B. Bunce.	Chas. H. Lawrence.
Provident Life & Trust	Philadelphia	Mar. 22, 1865	Samuel R. Shipley	C. Walter Borton.
Provident Savings	New York City	Feb. 25, 1875	Edward W. Scott	Wm. E. Stevens.
Prudential	Newark, N. J.	——, 1873	John F. Dryden	Forrest F. Dryden.
Security Mutual	Binghamton, N. Y.	Nov. 6, 1886	W. G. Phelps	Charles M. Turner.
State Mutual	Worcester, Mass.	Mar. 16, 1844	A. G. Bullock	Henry M. Witter.
Union Mutual	Portland, Me.	July 17, 1848	Fred E. Richards	J. Frank Lang.
United States Life	New York City.	Feb., 1850	Geo. H. Burford	A. Wheelwright.
Washington Life	New York City	Jan., 1860	W. A. Brewer, Jr.	Graham H. Brewer.
Assessment Life and Casualty.				
Loyal Protective	Boston, Mass	June 12, 1895	Winfield S. Nevins	Wm. E. Bowen.
Masonic Equitable Accident	Boston, Mass.	Dec. 1, 1891	Albert C. Smith	David T. Montague.
Masonic Protective	Worcester, Mass	June 10, 1895	Francis A. Harrington.	Albert L. Pratt.
Massachusetts Mutual Accident	Boston, Mass	Dec. 18, 1883	George L. Stevens	G. Leonard McNeill.
Ridgely Protective	Worcester, Mass	May 10, 1894	Francis A. Harrington.	Albert L. Pratt.

Safety Fund	Syracuse, N. Y.	——,		1889	James W. Merritt	Geo. H. Fulmer.
United States Benevolent	Saginaw, Mich.	Mar.	27,	1891	Wm. F. Pearson	J. Bert Pitcher.
FRATERNAL BENEFICIARY ASSOCIATIONS.						
American Benefit Society	Boston, Mass.	Jan.	17,	1893	Wm. H. Carberry	N. P. Cormack.
American Order Fraternal Helpers	Boston, Mass.	Aug.	1,	1892	Samuel P. Tenney	J. C. Simmons.
Canado-Americaine Association	Manchester, N. H.	Nov.	20,	1896	T. G. Biron	M. E. Lussier.
Catholic Benevolent Legion	Brooklyn, N. Y.	Oct.	12,	1881	John C. McGuire	John D. Carroll.
Catholic Order of Foresters	Chicago, Ill.	May	24,	1883	Thomas H. Cannon	Theo. B. Thiele.
Christian Burden Bearers	Manchester, N. H.	June,		1885	Frank Burr	L. N. Olmsted.
Golden Cross, United Order	Knoxville, Tenn	July	4,	1876	Fessenden I. Day	W. R. Cooper.
Good Fellows, Royal Society	Boston, Mass.	April,		1882	J. H. McGregor	A. J. Bates.
Improved Order of Heptasophs	Baltimore, Md	Aug.	28,	1878	M. G. Cohen	S. H. Tattersall.
Independent Order Foresters	Toronto, Canada	July	1,	1881	Oronhyatekha	J. A. McGillivray
Knights of Columbus	New Haven, Conn.	Feb.,		1882	Edward L. Hearn	Daniel Colwell.
Knights of Honor	St. Louis, Mo	June	30,	1873	D. S. Biggs	Noah M. Givan.
Knights and Ladies of Honor	Indianapolis, Ind	Sept.,		1877	L. B. Lockard	C. W. Harvey.
Knights of the Maccabees	Port Huron, Mich.	Sept.	11,	1885	D. P. Markey	G. J. Siegle.
Knights of Pythias	Chicago, Ill.	Nov.	1,	1877	C. F. S. Neal	Chas. H. Kessler.
Ladies' Catholic Benevolent Ass'n	Erie, Pa	March,		1899	E. B. McGowan	J. A. Royer.
Ladies of the Maccabees	Port Huron, Mich	Oct.	1,	1892	L. M. Hollister	Bina M. West.
Locomotive Engineers	Cleveland, Ohio	Mar.	1,	1894	W. E. Futch	Wm. B. Prenter.
Merrimack County Odd Fellows	Concord, N. H.	Mar.	4,	1871	Horace A. Brown	John W. Bourlet.
Nat'l Ass'n Postal Railway Clerks	Portsmouth, N. H.	Dec.	14,	1898	C. L. Shaffer	George A. Wood.
New England Order of Protection	Boston, Mass.	Oct.	28,	1887	Levi W. Shaw	Daniel M. Frye.
Odd Fellows' Mutual Relief	Lakeport, N. H.	Sept.,		1874	N. J. Bachelder	George R. Drake.
Patrons' Relief Association	Manchester, N. H.	Jan.	1,	1879	E. P. Hodgdon	F. R. Adams.
Pilgrim Fathers, United Order	Lawrence, Mass.	Mar.	15,	1879	Henry S. Treadwell	Nathan Crary.
Royal Arcanum	Boston, Mass.	June	23,	1877	W. Holt Apgar	W. O. Robson.
Royal Templars of Temperance	Buffalo, N. Y.	Feb.	16,	1870	Frank D. Muse	Esbon B. Rew.
Scottish Clans, Order of	Boston, Mass.	Nov.	30,	1878	W. H. Steen	Peter Kerr.
Société des Artisans	Montreal, Canada	Dec.	28,	1876	Joseph Thibeault	AvilaBourbonniere.

TABLE No. 34.—*Continued.*

FRATERNAL BENEFICIARY ASSOCIATIONS.	Location.	Date of organization or admission to U. S.	OFFICERS.	
			President.	Secretary.
Sons of Temperance	Washington, D. C.	June 25, 1879	Benj. R. Jewell	F, M. Bradley.
United American Mechanics	Philadelphia	Sept., 1879	Elmer E. Hill	John Server.
United Workmen, Ancient Order	Boston, Mass	Feb. 25, 1879	Walter Leigh	J. Edward Burtt.
Women's Catholic Order Foresters	Chicago, Ill	July 17, 1891	Elizabeth Rodgers	Catherine Hughes.
Workmen's Benefit Association	Boston, Mass	July 1, 1893	J. Varnum Mott	James H. Cutten.

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1899	$136,050.00	$8,163.00
Risks written during the year	16,045.00	962.70
Total	$152,095.00	$9,125.70
Risks terminated during the year	22,125.00	1,327.50
Amount in force Dec. 31, 1900	$129,970.00	$7,798.20
Losses incurred during the year		225.00
Assessments laid on premium notes		115.79
Date of last assessment, July 27, 1900.		
Largest sum insured in a single risk		2,000.00

Rates charged for insurance:
Premium note, six per cent of amount insured.
Cash premiums, three per cent of premium note.
Policy fee, twenty-five cents.

MILFORD MUTUAL FIRE INSURANCE COMPANY.

Commenced business July 1, 1861.

W. R. FITCH, *President.* W. D. SARGENT, *Secretary.*

ASSETS, DEC. 31, 1900.

Cash in company's office	$9.92
Cash deposited in banks	2,917.10
Interest due and accrued	6.66
Gross assets	$2,933.68

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees	$198.53
from interest from all sources	43.85
from all other sources	.84
Total income	$243.22
Balance on hand Dec. 31 of previous year	2,720.00
Total net resources	$2,963.22

EXPENDITURES.

Paid for losses during the year	$10.00
for return premiums	1.23
for salaries and fees of officers and employees	20.25
for incidental expenses	4.75
for filing statement	5.00
Gross cash expenditures	$41.23

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1899	$164,035.00	$16,379.00
Risks written during the year	34,675.00	3,467.50
Total	$198,710.00	$19,846.50
Risks terminated during the year	35,075.00	3,507.50
Amount in force Dec. 31, 1900	$163,635.00	$16,339.00
Losses incurred during the year		10.00
Largest sum insured in a single risk		2,000.00

Rates charged for insurance:
Premium note, ten per cent of amount insured.
Cash premiums, five per cent of premium note.
Policy fee, seventy-five cents.

NEW DURHAM MUTUAL FIRE INSURANCE COMPANY.

Commenced business June 4, 1887.

HORATIO G. CHAMBERLIN, *President.* EBEN E. BERRY, *Secretary.*

ASSETS, DEC. 31, 1900.

Cash deposited in banks	$93.79
Interest due and accrued	3.04
All other assets	41.00
Gross assets	$137.83

LIABILITIES.

Due for borrowed money and interest	$40.51

INCOME.

Received from premiums and policy fees	$27.03
from assessments on premium notes	10.50
Total income	$37.53

EXPENDITURES.

Paid for losses during the year	$30.00
for return premiums	.56
for salaries and fees of officers and employees	22.50
for incidental expenses	1.85
for filing statement	5.00
Gross cash expenditures	$59.91

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1899	$67,870.00	$4,072.20
Risks written during the year	10,850.00	651.00
Total	$78,720.00	$4,723.20
Risks terminated during the year	10,200.00	612.00
Amount in force Dec. 31, 1900	$68,520.00	$4,111.20
Date of last assessment, July 14, 1899. Amount collected		381.72
Largest sum insured in a single risk		1,500.00

Rates charged for insurance:

Premium note, six per cent of amount insured.

Cash premiums, three per cent of premium note.

Policy fee, fifty cents.

NORTHWOOD MUTUAL FIRE INSURANCE COMPANY.

Commenced business July 20, 1861.

MOSES G. JAMES, *President.* SAMUEL S. JAMES, *Secretary.*

ASSETS, DEC. 31, 1900.

Cash in company's office	$3.19
Cash in the hands of agents, reported	27.71
Gross assets	$30.90

LIABILITIES.

Due officers for services and expenses	$30.00

INCOME.

Received from premiums and policy fees	$63.05
from all other sources	56.07
Total income	$119.12

EXPENDITURES.

Paid for salaries and fees of officers and employees	$39.00
for borrowed money and interest	71.93
for filing statement	5.00
Gross cash expenditures	$115.93

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1899	$300,227.00	$16,360.86
Risks written during the year	41,420.00	2,258.75
Total	$341,647.00	$18,620.61
Risks terminated during the year	37,310.00	2,081.40
Amount in force Dec. 31, 1900	$304,337.00	$16,539.21
Date of last assessment, May, 1899. Amount collected		605.30
Largest sum insured in a single risk		2,000.00

Rates charged for insurance:

Premium note, five to twelve per cent of amount insured.
Cash premiums, three per cent of premium note.
Policy fee, fifty cents.

ORFORD MUTUAL FIRE INSURANCE COMPANY.

Commenced business January 26, 1886.

GEORGE W. LAMPREY, *President.* BENJAMIN F. TRUSSELL, *Secretary.*

ASSETS, DEC. 31, 1900.

Cash in company's office	$2.41

LIABILITIES.

Due officers for services and expenses	$15.00

INCOME.

Received from premiums and policy fees	$29.15
from assessments on premium notes	634.72
Total income	$663.87
Balance on hand Dec. 31 of previous year	7.49
Total net resources	$671.36

EXPENDITURES.

Paid for losses during the year	$628.50
for collecting assessments	6.00
for salaries and fees of officers and employees	21.00
for making assessments	4.00
for incidental expenses	4.45
for filing statement	5.00
Gross cash expenditures	$668.95

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1899	$118,785.00	$6,156.95
Risks written during the year	10.980.00	549.00
Total	$129,765.00	$6,705.95
Risks terminated during the year	5,500.00	295.95
Amount in force Dec. 31, 1900	$124,265.00	$6,410.00
Losses incurred during the year		308.00
Assessments laid on premium notes		314.22
Date of last assessment, Sept. 6, 1900. Amount collected		314.22
Largest sum insured in a single risk		2,000.00

Rates charged for insurance:

Premium note, five per cent of amount insured.

Cash premiums, three per cent of premium note.

Policy fee, fifty cents.

PIERMONT MUTUAL FIRE INSURANCE COMPANY.

Commenced business February 25, 1871.

H. H. PALMER, *President.* AARON BARTON, *Secretary.*

ASSETS, DEC. 31, 1900.

Cash in company's office	$32.30
All other assets	50.00
Gross assets	$82.30

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees	$66.51
Balance on hand Dec. 31 of previous year	13.24
Total net resources	$79.75

EXPENDITURES.

Paid for commissions	$2.70
for salaries and fees of officers and employees	39.00
for incidental expenses	.75
for filing statement	5.00
Gross cash expenditures	$47.45

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1899	$136,550.00	$9,114.59
Risks written during the year	23,725.00	1,748.25
Total	$160,275.00	$10,862.84
Risks terminated during the year	21,925.00	1,611.62
Amount in force Dec. 31, 1900	$138,350.00	$9,251.22
Date of last assessment, April 3, 1897. Amount collected		421.36
Largest sum insured in a single risk		2,500.00

Rates charged for insurance:

Premium note, five to twenty per cent of amount insured.

Cash premiums, three per cent of premium note.

Policy fee, fifty cents.

SANBORNTON MUTUAL FIRE INSURANCE COMPANY.

Commenced business March 28, 1874.

JOSHUA LANE, *President.* HERBERT J. L. BODWELL, *Secretary.*

ASSETS, DEC. 31, 1900.

Cash in company's office	$423.32

LIABILITIES.

Due officers for services and expenses	$36.50

INCOME.

Received from premiums and policy fees	$103.50
from interest from all sources	9.68
Total income	$113.18
Balance on hand Dec. 31 of previous year	352.14
Total net resources	$465.32

EXPENDITURES.

Paid for commissions	$9.50
for return premiums	2.00
for salaries and fees of officers and employees	25.50
for filing statement	5.00
Gross cash expenditures	$42.00

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1899	$126,894.00	$6,344.70
Risks written during the year	18,805.00	940.25
Total	$145,699.00	$7,284.95
Risks terminated during the year	24,917.00	1,245.85
Amount in force Dec. 31, 1900	$120,782.00	$6,039.10
Largest sum insured in a single risk		2,500.00

Rates charged for insurance:

Premium note, five per cent of amount insured.

Cash premiums, one half of one per cent of amount insured.

Policy fee, twenty-five cents.

STRAFFORD MUTUAL FIRE INSURANCE COMPANY.

Commenced business January 3, 1853.

ALBERT A. HANSON, *President.* GEORGE F. JOHNSON, *Secretary.*

ASSETS, DEC. 31, 1900.

Cash in company's office	$17.05
Cash deposited in banks	279.53
Interest due and accrued	5.09
Gross assets	$301.67

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees	$207.99
from interest from all sources	5.09
Total income	$213.08
Balance on hand Dec. 31 of previous year	154.72
Total net resources	$367.80

EXPENDITURES.

Paid for return premiums	$8.50
for salaries and fees of officers and employees	50.75
for incidental expenses	1.88
for filing statement	5.00
Gross cash expenditures	$66.13

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1899	$169,601.00	$9,988.43
Risks written during the year	89,057.00	5,352.87
Total	$258,658.00	$15,341.30
Risks terminated during the year	85,962.00	4,956.97
Amount in force Dec. 31, 1900	$172,696.00	$10,384.33

Date of last assessment, May 28, 1898. Amount collected..	$365.21
Largest sum insured in a single risk.....	2,000.00

Rates charged for insurance:
Premium note, five to ten per cent of amount insured.
Cash premiums, three per cent of premium note.
Policy fee, fifty cents.

SUNAPEE MUTUAL FIRE INSURANCE COMPANY.

Commenced business February 8, 1886.

CHARLES A. KNOWLTON, *President.* ERASTUS R. BOYCE, *Secretary.*

ASSETS, DEC. 31, 1900.

Cash in company's office.....	$298.25
Cash value of notes, bonds, or other securities.....	2,758.69
Cash in the hands of agents, reported.....	35.21
Gross assets	$3,092.15

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees.....	$678.98
from interest from all sources.....	84.52
from all other sources.....	4.40
Total income	$767.90
Balance on hand Dec. 31 of previous year.....	2,960.55
Total net resources.....	$3,728.45

EXPENDITURES.

Paid for losses during the year.....	$485.00
for return premiums.....	10.55
for salaries and fees of officers and employees.....	135.75
for filing statement.....	5.00
Gross cash expenditures.....	$636.30

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1899	$245,700.00	$13,970.63
Risks written during the year	85,100.00	5,923.30
Total	$330,800.00	$19,893.93
Risks terminated during the year	67,170.00	5,806.94
Amount in force Dec. 31, 1900	$263,630.00	$14,086.99
Losses incurred during the year		485.00
Largest sum insured in a single risk		1,600.00

Rates charged for insurance:

Premium note, one and one third to thirteen per cent of amount insured.

Cash premiums, one sixth to one and one third per cent of amount insured.

Policy fee, one dollar.

SUTTON MUTUAL FIRE INSURANCE COMPANY.

Commenced business September 15, 1849.

MOSES L. PILLSBURY, *President.* DANIEL L. POWERS, *Secretary.*

ASSETS, DEC. 31, 1900.

Cash in company's office	$12.78
Cash deposited in banks	100.30
All other assets	4.23
Gross assets	$117.31

LIABILITIES.

(None.)

INCOME.

Received from premiums and policy fees	$46.66
" from assessments on premium notes	1,007.17
Total income	$1,053.83

EXPENDITURES.

Paid for losses during the year	$970.00
for collecting assessments	7.00
for salaries and fees of officers and employees	29.00
for making assessments	3.00
for incidental expenses	30.20
for filing statement	5.00
Gross cash expenditures	$1,044.20

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1899	$99,195.00	$10,205.20
Risks written during the year	18,895.00	1,930.50
Total	$118,090.00	$12,135.70
Risks terminated during the year	27,180.00	2,792.45
Amount in force Dec. 31, 1900	$90,910.00	$9,343.25
Losses incurred during the year		970.00
Assessments laid on premium notes		1,014.00
Date of last assessment, May, 1900. Amount collected		1,007.17
Largest sum insured in a single risk		1,600.00

Rates charged for insurance:

Premium note, nine to thirteen per cent of amount insured.
Cash premiums, one and one half per cent of premium note.
Policy fee, fifty cents.

TILTON AND NORTHFIELD MUTUAL FIRE INSURANCE COMPANY.

Commenced business December 10, 1887.

W. SMITH HILL, *President.* GEORGE S. PHILBRICK, *Secretary.*

ASSETS, DEC. 31, 1900.

Cash in company's office	$27.15
Cash deposited in banks	1,386.83
All other assets	100.67
Gross assets	$1,514.65

LIABILITIES.

Losses reported, not adjusted (estimated)	$1,800.00

INCOME.

Received from premiums and policy fees	$97.05
from interest from all sources	41.14
from all other sources	6.00
Total income	$144.19
Balance on hand Dec. 31 of previous year	42.97
Total net resources	$187.16

EXPENDITURES.

Paid for return premiums	$1.20
for salaries and fees of officers and employees	7.50
for incidental expenses	4.50
for filing statement	5.00
Gross cash expenditures	$18.20

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1899	$123,375.00	$6,168.75
Risks written during the year	18,910.00	945.50
Total	$142,285.00	$7,114.25
Risks terminated during the year	24,150.00	1,207.50
Amount in force Dec. 31, 1900	$118,135.00	$5,906.75
Losses incurred during the year		1,800.00
Largest sum insured in a single risk		2,000.00

Rates charged for insurance:

Premium note, five per cent of amount insured.

Cash premiums, one half of one per cent of amount insured.

Policy fee, fifty cents.

WEARE MUTUAL FIRE INSURANCE COMPANY.

Commenced business January 5, 1857.

WILLIAM T. MORSE, *President.* W. S. B. HERBERT, *Secretary.*

ASSETS, DEC. 31, 1900.

Cash in company's office	$0.60
Unpaid assessments on premium notes	1,618.23
Gross assets	$1,618.83

LIABILITIES.

Losses adjusted and unpaid	$1,278.00

INCOME.

Received from premiums and policy fees	$260.65
from assessments on premium notes	15.92
Total income	$276.57
Balance on hand Dec. 31 of previous year	165.72
Total net resources	$442.29

EXPENDITURES.

Paid for losses during the year	$156.75
for adjusting losses	6.50
for commissions	105.75
for salaries and fees of officers and employees	128.00
for making assessments	8.00
for incidental expenses	31.69
for filing statement	5.00
Gross cash expenditures	$441.69

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1899	$461,295.00	$33,815.60
Risks written during the year	119,985.00	9,442.95
Total	$581,280.00	$43,258.55
Risks terminated during the year	100,835.00	7,424.45
Amount in force Dec. 31, 1900	$480,445.00	$35,834.10

Losses incurred during the year	$1,278.00
Assessments laid on premium notes	1,618.23
Date of last assessment, November 26, 1900.	
Largest sum insured in a single risk	1,500.00

Rates charged for insurance:

Premium note, six to twenty per cent of amount insured.

Cash premiums, two per cent of premium note.

Policy fee, fifty cents.

WESTMORELAND MUTUAL FIRE INSURANCE ASSOCIATION.

Commenced business May 15, 1876.

A. A. BARKER, *President.* H. D. PIERCE, *Secretary.*

ASSETS, DEC. 31, 1900.

Cash in company's office	$22.16
Cash deposited in banks	100.63
Unpaid assessments on premium notes	17.10
Gross assets	$139.89

LIABILITIES.

Due officers for services and expenses	$20.00

INCOME.

Received from premiums and policy fees	$20.31
from assessments on premium notes	838.32
Total income	$858.63
Balance on hand Dec. 31 of previous year	48.60
Total net resources	$907.23

EXPENDITURES.

Paid for losses during the year	$851.52
for collecting assessments	8.55
for salaries and fees of officers and employees	20.00
for filing statement	5.00
Gross cash expenditures	$885.07

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1899.....	$86,410.00	$9,504.75
Risks written during the year.....	9,625.00	942.50
Total	$96,035.00	$10,447.25
Risks terminated during the year.....	14,825.00	1,832.50
Amount in force Dec. 31, 1900.....	$81,210.00	$8,614.75
Date of last assessment, Dec. 16, 1899. Amount collected..		838.32
Largest sum insured in a single risk.....		2,000.00

Rates charged for insurance:

Premium note, ten to fifty per cent of amount insured.

Cash premiums, one half of one per cent of premium note.

Policy fee, fifty cents.

NEW HAMPSHIRE

MUTUAL

FIRE INSURANCE COMPANIES

ABSTRACTS OF ANNUAL REPORTS, WITH DETAILED STATEMENTS OF RESOURCES AND LIABILITIES, FOR THE YEAR ENDING DECEMBER 31, 1900.

[These companies rely upon assessments, instead of cash premiums, for the payment of fire losses, and include the Grange Mutual Fire Insurance Company, organized in March, 1888, whose membership is wholly within the State Grange of the Patrons of Husbandry.]

GRANGE MUTUAL FIRE INSURANCE COMPANY.

Commenced business July 20, 1888.

CHARLES MCDANIEL, *President.* E. C. HUTCHINSON, *Secretary.*

ASSETS, DEC. 31, 1900.

Unpaid assessments on premium notes	$13,000.00

LIABILITIES.

Losses adjusted and unpaid	$4,960.00
resisted	1,000.00
Due for borrowed money	152.37
Due officers for services and expenses	891.00
Incidental expenses	361.47
Gross liabilities	$7,364.84

INCOME.

Received from premiums and policy fees	$9,237.22
from interest from all sources	54.76
Total income	$9,291.98
Balance on hand Dec. 31 of previous year	4,857.75
Total net resources	$14,149.73

EXPENDITURES.

Paid for losses during the year	$12,654.04
for adjusting losses	93.96
for commissions	629.75
for return premiums	241.55
for salaries and fees of officers and employees	622.85
for incidental expenses	54.95
for filing statement	5.00
Gross cash expenditures	$14,302.10

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1899	$5,233,458.48	$157,003.75
Risks written during the year	1,693,700.00	50,811.00
Total	$6,927,158.48	$207,814.75

Risks terminated during the year	$1,424,580.36	$42,737.41
Amount in force Dec. 31, 1900	$5,502,578.12	$165,077.34
Losses incurred during the year		15,974.39
Assessments laid on premium notes		13,000.00
Date of last assessment, November 23, 1900.		
Largest sum insured in a single risk		2,500.00

Rates charged for insurance:

Premium note, three per cent of amount insured.

Cash premiums, one half of one per cent of amount insured.

Policy fee, fifty cents from company and fifty cents from the assured.

MERRIMACK COUNTY MUTUAL FIRE INSURANCE COMPANY.

Commenced business March 31, 1877.

SAMUEL CHOATE, *President.* I. A. BURBANK, *Secretary.*

ASSETS, DEC. 31, 1900.

Cash in company's office	$16.24
Cash in the hands of agents, reported	2.66
All other assets	40.00
Gross assets	$58.90

LIABILITIES.

Due for borrowed money and interest	$550.00

INCOME.

Received from premiums and policy fees	$388.88
from assessments on premium notes	85.28
from interest from all sources	4.00
from cash loans to the company	550.00
Total income	$1,028.16
Balance on hand Dec. 31 of previous year	301.81
Total net resources	$1,329.97

EXPENDITURES.

Paid for losses during the year	$860.00
for adjusting losses	5.50
for collecting assessments	25.49
for commissions	90.00
for return premiums	5.80
for salaries and fees of officers and employees	269.75
for interest	16.74
for incidental expenses	35.45
for filing statement	5.00
Gross cash expenditures	$1,313.73

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1899	$629,524.00	$36,625.19
Risks written during the year	123,420.00	7,454.15
Total	$752,944.00	$44,079.34
Risks terminated during the year	119,880.00	6,967.67
Amount in force Dec. 31, 1900	$633,064.00	$37,111.67
Losses incurred during the year		860.00
Date of last assessment, Sept. 30, 1899. Amount collected		1,085.20
Largest sum insured in a single risk		2,000.00

Rates charged for insurance:

Premium note, five to seven per cent of amount insured.

Cash premiums, four per cent of premium note.

Policy fee, fifty cents.

ROCKINGHAM FARMERS' MUTUAL FIRE INSURANCE COMPANY.

Commenced business June, 1833.

HARRISON G. BURLEY, *President.* HENRY A. SHUTE, *Secretary.*

ASSETS, DEC. 31, 1900.

Cash deposited in banks	$1,788.80
Unpaid assessments on premium notes	2,037.80
Cash in the hands of agents, reported	495.49
Gross assets	$4,322.09

LIABILITIES.

Losses adjusted and unpaid	$386.62
Due for borrowed money and interest	29,883.75
Gross liabilities	$30,270.37

INCOME.

Received from premiums and policy fees	$1,555.71
from assessments on premium notes	8,966.55
from cash loans to the company	16,350.00
Total income	$26,872.26
Balance on hand Dec. 31 of previous year	3,238.63
Total net resources	$30,110.89

EXPENDITURES.

Paid for losses during the year	$19,340.71
for adjusting losses	395.88
for collecting assessments	820.26
for commissions	415.53
for return premiums	29.86
for salaries and fees of officers and employees	600.00
for borrowed money and interest	5,963.71
for incidental expenses	751.14
for filing statement	5.00
Gross cash expenditures	$28,322.09

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1899	$5,190,774.00	$297,926.64
Risks written during the year	623,111.00	37,773.43
Total	$5,813,885.00	$335,700.07
Risks terminated during the year	784,879.00	45,402.57
Amount in force Dec. 31, 1900	$5,029,006.00	$290,297.50
Losses incurred during the year		15,565.83
Date of last assessment, Sept. 4, 1899. Amount collected		30,741.28
Largest sum insured in a single risk		2,500.00

Rates charged for insurance:

Premium note, five to nine per cent of amount insured.

Cash premiums, three per cent of premium note.

Policy fee, fifty cents.

NEW HAMPSHIRE

CASH MUTUAL

FIRE INSURANCE COMPANIES

COMPILED FROM THE ANNUAL REPORTS, WITH STATEMENTS OF ASSETS AND LIABILITIES, FOR THE YEAR ENDING DECEMBER 31, 1900.

CONCORD MUTUAL FIRE INSURANCE COMPANY.

Organized August 29, 1885. Commenced business October 17, 1885.

SAMUEL C. EASTMAN, *President.* LOUIS C. MERRILL, *Secretary.*

Principal office, Concord.

I. ASSETS.

SCHEDULE OF STOCKS AND BONDS.

STOCKS.	*Par Value.*	*Market Value.*
Boston & Albany R. R.	$1,000.00	$2,450.00
Boston & Maine R. R.	3,700.00	7,030.00
Chicago & Northwestern R. R.	2,000.00	3,200.00
Chicago, Burlington & Quincy R. R.	2,000.00	2,700.00
Concord & Montreal R. R.	1,000.00	2,000.00
New York Central R. R.	2,000.00	2,700.00
Northern R. R.	1,000.00	1,600.00
Pemigewasset Valley R. R.	1,200.00	1,800.00
Pennsylvania R. R.	1,100.00	1,430.00
St. Louis & San Francisco R. R.	7,000.00	3,900.00
Amoskeag Manufacturing Co.	2,000.00	3,400.00
Concord Gas Light Co.	600.00	840.00
Eagle & Phenix Hotel Co.	1,000.00	1,250.00
Manchester Mills	1,000.00	940.00
New Hampshire Spinning Mills	2,500.00	2,500.00
The Pullman Co.	3,000.00	5,850.00
Standard Oil Co.	1,000.00	7,000.00
Quincy Railroad Bridge Co.	1,000.00	2,000.00
Mergenthaler Linotype Co.	1,000.00	1,700.00
BONDS.		
St. Louis & San Francisco R. R.	$1,000.00	$900.00
Total values	$36,100.00	$55,190.00

Market value of stocks and bonds	$55,190.00
Cash in company's office	81.02
Cash deposited in banks	8,525.26
Interest due and accrued	100.00
Premiums in course of collection	1,054.46
Gross available assets	$64,950.74

Assessable contingent premiums on outstanding risks, $59,001.22.

II. LIABILITIES.

Losses adjusted, due and to become due	$150.00	
reported, but not adjusted	38.78	
Net amount of unpaid losses		$188.78

Unearned premiums at fifty per cent of gross premiums...	$14,776.86
Profits or surplus due on terminated policies.....	685.32
Commissions on premiums in course of collection.....	178.05
Liabilities, except surplus.....	$15,829.01
Surplus	49,121.73
Gross liabilities, including surplus.....	$64,950.74

III. INCOME.

Cash received for gross premiums.....	$15,965.73	
Deduct reinsurance and return premiums.....	886.87	
Net cash premiums received during the year.....		$15,078.86
Interest and dividends from all sources.....		3,110.19
Income from all other sources.....		50.80
Gross cash income.....		$18,239.85

Contingent premiums received during the year, $31,626.86.

IV. EXPENDITURES.

Net amount paid for losses during the year.....	$10,973.42
Commissions on premiums.....	2,260.71
Salaries and fees of officers and employees.....	1,200.00
Profits or surplus on terminated policies.....	2,647.58
Office and incidental expenses.....	314.39
Gross cash expenditures.....	$17,396.10

V. GENERAL ITEMS.

	Amount.	*Cash Premiums.*	*Contingent Premiums.*
Risks in force Jan. 1, 1899.....	$2,251,334.84	$29,817.25	$59,501.30
Risks written during the year....	1,078,368.74	15,965.73	31,626.86
Total	$3,329,703.58	$45,782.98	$91,128.16
Risks terminated during the year..	1,104,210.29	16,229.26	32,126.94
Amount in force Dec. 31, 1900	$2,225,493.29	$29,553.72	$59,001.22

Cash received from other companies for insurance.....	2,062.86
Losses incurred during the year.....	11,016.36

Percentage of cash premium returned during the year as profit or surplus:

Twenty, thirty, and forty per cent.

NEW HAMPSHIRE BUSINESS.

Risks written during the year	$1,005,170.74
Cash premiums received	15,005.14
Contingent premiums therewith	29,691.92
Losses paid during the year	9,789.36
Losses incurred during the year	9,968.14

MANUFACTURERS AND MERCHANTS' MUTUAL FIRE INSURANCE COMPANY.

Organized December 29, 1885. Commenced business January 4, 1886.

EDWARD G. LEACH, *President.* LYMAN JACKMAN, *Secretary.*

I. ASSETS.

Loans on mortgages of real estate (first liens) $9,480.00

SCHEDULE OF STOCKS AND BONDS.

	Par Value.	*Market Value.*
STOCKS.		
Chicago, Burlington & Quincy R. R.	$1,000.00	$1,410.00
Concord & Montreal R. R.	3,600.00	7,118.00
Northern R. R.	1,300.00	2,145.00
Boston & Maine R. R.	1,500.00	2,925.00
Fire Underwriters' Association	100.00	150.00
Capital Fire Insurance Company	2,000.00	2,000.00
Metropolitan West Side Electric Co.	2,700.00	2,216.00
BONDS.		
United States Government	$1,500.00	$1,650.00
New York & New England R. R.	2,000.00	2,300.00
Chicago, Burlington & Quincy R. R.	200.00	272.00
Rutland R. R.	3,000.00	3,360.00
Xenia Water Co.	2,000.00	2,040.00
Denver Consolidated Electric Co.	3,000.00	3,000.00
Metropolitan West Side Electric Co.	3,000.00	3,000.00
Davidson Investment Co.	3,800.00	800.00
New Hampshire Trust Co.	3,000.00	2,000.00
Nebraska Loan Land Co.	3,000.00	3,000.00
Total values	$36,700.00	$39,386.00

Market value of stocks and bonds $39,386.00

COLLATERAL SECURITIES FOR CASH LOANS.

	Market Value.	*Amount Loaned.*
Capital Fire Insurance Co.	$6,000.00	$6,000.00

Loans on collateral securities	$6,000.00
Cash in company's office	164.55
Cash deposited in banks	20,406.07
Interest due and accrued	950.67
Premiums in course of collection	4,055.67
Gross available assets	$80,442.96

Assessable contingent premiums on outstanding risks, $124,792.30.

II. LIABILITIES.

Net amount of unpaid losses	$5,219.14
Unearned premiums at fifty per cent of gross premiums	31,279.17
Due or to become due for borrowed money and interest	3,000.00
Due to other companies for reinsurance	260.19
Return premiums due on cancelled policies	301.39
Profits or surplus due on terminated policies	358.42
Commissions on premiums in course of collection	600.32
Rents, taxes, salaries, and incidental expenses	390.72
Liabilities, except surplus	$41,409.35
Surplus	39,033.61
Gross liabilities, including surplus	$80,442.96

III. INCOME.

Cash received for gross premiums	$33,561.56	
Deduct reinsurance and return premiums	3,271.13	
Net cash premiums received during the year		$30,290.43
Interest received on mortgages		208.28
Interest and dividends from all other sources		3,071.40
Income from all other sources		64.55
Gross cash income		$33,634.66

Contingent premiums received during the year, $68,773.28.

IV. EXPENDITURES.

Gross amount paid for losses	$26,118.53	
Deduct amount received for reinsurance	1,500.33	
Net amount paid for losses during the year		$24,618.20

Commissions on premiums	$4,849.27
Salaries and fees of officers and employees	3,235.04
Profits or surplus on terminated policies	2,873.50
Rents	500.00
Office and inidental expenses	1,551.51
Gross cash expenditures	$37,627.52

V. GENERAL ITEMS.

	Amount.	*Cash Premiums.*	*Contingent Premiums.*
Risks in force Jan. 1, 1899	$5,123,127.00	$70,569.67	$140,943.98
Risks written during the year	2,254,903.00	34,796.16	68,773.28
Total	$7,378,030.00	$105,365.83	$209,717.26
Risks terminated during the year	2,601,432.00	40,711.07	80,732.12
In force at the end of the year	$4,776,598.00	$64,654.76	$128,985.14
Deduct amount reinsured	147,386.00	2,096.42	4,192.84
Amount in force Dec. 31, 1900	$4,629,512.00	$62,558.34	$124,792.30

Contingent premiums on outstanding risks, less assessments paid thereon	128,985.14
Cash received of other companies for insurance	3,597.08
Losses incurred during the year	30,482.79

Percentage of cash premium returned during the year as profit or surplus:

Ten, twenty, and forty per cent.

NEW HAMPSHIRE BUSINESS.

Risks written during the year	$2.217,402.83
Cash premiums received	33,975.78
Contingent premiums therewith	65,132.52
Losses paid during the year	25,424.57
Losses incurred during the year	29,388.83

NEW HAMPSHIRE

STOCK

FIRE INSURANCE COMPANIES

ABSTRACTS OF ANNUAL REPORTS, WITH DETAILED STATEMENTS OF ASSETS AND LIABILITIES, FOR THE YEAR ENDING DECEMBER 31, 1900.

CAPITAL FIRE INSURANCE COMPANY.

Incorporated March 10, 1886. Commenced business March 19, 1886.

LYMAN JACKMAN, *President.* CHARLES L. JACKMAN, *Secretary.*

Principal office, Concord.

CASH CAPITAL, $200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon	$102,875.40
Loans on mortgages of real estate (first liens)	89,619.80
Interest due and accrued thereon	1,482.85

Value of lands mortgaged	$69,025.00
Value of buildings thereon	138,000.00
Insurance held as collateral	84,100.00

SCHEDULE OF STOCKS AND BONDS.

STOCKS.	*Par Value.*	*Market Value.*
Concord & Montreal R. R.	$6,000.00	$12,000.00
Page Belting Co.	1,250.00	1,250.00
Prescott Piano Co.	2,500.00	2,500.00
Amoskeag Manufacturing Co.	1,000.00	1,725.00
Nashua Manufacturing Co.	1,000.00	1,540.00
Pullman Palace Car Co.	3,000.00	6,000.00
Concord Real Estate Co.	5,000.00	5,000.00
Amory Manufacturing Co.	700.00	966.00
National Bank of Lebanon, N. H.	1,000.00	1,250.00
Metropolitan West Side Elevated R. R.	1,200.00	898.00
BONDS.		
City of Concord	$25,000.00	$28,000.00
City of Dover	26,000.00	28,080.00
City of Portsmouth	40,000.00	43,200.00
City Water Co., Merrill, Wis.	5,000.00	5,000.00
Winfield Water Co., Winfield, Kan.	3,000.00	3,000.00
Grand Forks Gas & Electric Co.	2,500.00	2,500.00
Metropolitan West Side Elevated R. R.	1,000.00	980.00
Denver Consolidated Electric Co.	1,000.00	1,000.00
Town of Montrose, Col.	800.00	800.00
Nebraska Loan & Trust Co.	500.00	500.00
New Hampshire Trust Co.	5,850.00	4,680.00
Muscatine Mortgage & Trust Co.	3,250.00	2,600.00
Central Loan & Debenture Co.	3,285.00	2,628.00
Johnson Loan & Trust Co.	1,400.00	395.00
Wichita Water Co., Wichita, Kan.	2,000.00	2,000.00
City of Kingman, Kan., Water Co.	1,000.00	500.00
Denver Consolidated Gas & Electric Co.	5,000.00	4,400.00
Total values	$149,235.00	$163,392.00

Market value of stocks and bonds	$163,392.00
Cash in company's office	3,023.20
Cash deposited in bank	21,977.05
Interest due and accrued	911.23
Gross premiums in course of collection, less $7,141.97 for commissions, etc.	35,265.88
Rents due and accrued	507.33
Due for reinsurance on losses paid	129.53
Gross assets	$419,184.27
Deduct ledger liabilities	5,000.00
Total assets	$414,184.27

LIABILITIES.

Net amount of unpaid losses		$16,923.55
Unearned premiums at fifty per cent of gross premiums		140,002.75
Due and accrued for salaries, rent, and incidental expenses		12,307.29
Return premiums		6,407.49
Reinsurance		1,014.71
Gross liabilities, except capital and surplus		$176,655.79
Paid-up capital	$200,000.00	
Surplus beyond all liabilities	37,528.48	
Surplus as regards policy-holders		237,528.48
Total liabilities, including capital and surplus		$414,184.27

INCOME.

Cash received for gross premiums	$343,736.46	
Deduct reinsurance, rebate, and return premiums	124,813.64	
Net cash received for premiums—all fire		$218,922.82
Received for interest on mortgages		5,336.95
Interest and dividends from all other sources		7,256.98
Income from all other sources		5,714.36
Gross cash income		$237,231.11

EXPENDITURES.

Gross amount paid for losses	$227,493.75	
Deduct salvage and reinsurance	71,260.68	
Net amount paid for losses—all fire		$156,233.07
Dividends paid stockholders		8,000.00
Commissions and brokerage		51,727.38
Salaries and fees of officers and employees		11,631.22

State and local taxes	$7,693.22
Rents	700.12
All other payments and expenditures	10,292.51
Gross cash expenditures	$246,277.52

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$30,331,763.00	$373,474.76
Written or renewed during the year	29,179,147.00	340,293.15
Total	$59,510,910.00	$713,767.91
Deduct risks expired or terminated	26,554,494.00	339,054.74
In force at the end of the year	$32,956,416.00	$374,713.17
Deduct amount reinsured	5,536,126.00	94,707.66
Net amount in force Dec. 31, 1900	$27,420,290.00	$280,005.51

MISCELLANEOUS.

Fire losses incurred during the year	$158,989.71
Company's stock owned by the directors, at par value	36,200.00
Dividends declared during the year (4 per cent)	8,000.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$4,234,332.23
Premiums received	70,116.67
Losses paid	65,490.46
Losses incurred	67,620.34

FIRE UNDERWRITERS' ASSOCIATION.

Incorporated December 22, 1886. Commenced business January 1, 1887.

LYMAN JACKMAN, *President.* THOMAS M. LANG, *Secretary.*

Principal office, Concord.

CASH CAPITAL, $10,000.00.

ASSETS.

SCHEDULE OF STOCKS AND BONDS.

STOCKS.	*Par Value.*	*Market Value.*
Capital Fire Insurance Co.	$14,300.00	$14,300.00
Iowa Loan & Trust Co.	1,000.00	1,250.00

Page Belting Co.	$250.00	$250.00
Pullman Palace Car Co.	1,500.00	3,000.00
National Bank of Lebanon	1,000.00	1,250.00
Metropolitan Elevated R. R.	2,100.00	1,764.00
Mergenthaler Linotype Co.	1,000.00	1,850.00
Erie Telegraph & Telephone Co.	700.00	700.00
BONDS.		
Ellensburg City	$1,000.00	$1,000.00
City Water Company	1,000.00	1,000.00
Atchison, Topeka & Santa Fe R. R.	500.00	500.00
City of Huron	1,000.00	1,000.00
New Hampshire Trust Co.	4,225.00	3,300.00
West End Elevated R. R.	2,000.00	1,960.00
Central Loan & Land Co.	2,305.00	2,270.00
Muscatine Mortgage Co.	950.00	450.00
Davidson Investment Co.	5,000.00	500.00
Total values	$39,830.00	$36,344.00

Market value of stocks and bonds $36,344.00

COLLATERAL SECURITIES FOR CASH LOANS.

	Market Value.	*Amount Loaned.*
Capital Fire Insurance Co. Concord & Montreal R. R. I. O. O. F. Music Hall Association. Wentworth Creamery Co.	$800.00	$100.00
Capital Fire Insurance Co.	400.00	400.00
Demand notes secured	.....	65.00
Total market value and amount loaned..	$1,200.00	$565.00

Loans on collateral securities	$565.00
Cash in company's office	12.47
Cash deposited in bank	949.10
Gross premiums in course of collection, less $239.13 for commissions, etc	1,461.92
Gross assets	$39,332.49
Deduct ledger liabilities	9,100.00
Total assets	$30,232.49

LIABILITIES.

Net amount of unpaid losses	$312.84
Unearned premiums at fifty per cent of gross premiums	8,262.22
Due and accrued for salaries, rent, and incidental expenses	35.62
Return premiums	141.01
Gross liabilities, except capital and surplus	$8,751.69

Paid-up capital	$10,000.00	
Surplus beyond all liabilities	11,480.00	
Surplus as regards policy-holders		$21,480.00
Total liabilities, including capital and surplus		$30,232.49

INCOME.

Cash received for gross premiums	$8,454.59	
Deduct reinsurance, rebate, and return premiums	1,088.63	
Net cash received for premiums—all fire		$7,365.96
Interest and dividends from all sources		1,926.54
Income from all other sources		834.29
Gross cash income		$10,126.79

EXPENDITURES.

Gross amount paid for losses	$9,836.78	
Deduct salvage and reinsurance	2,117.00	
Net amount paid for losses—all fire		$7,719.78
Dividends paid stockholders		600.00
Commissions and brokerage		1,227.10
Salaries and fees of officers and employees		1,210.00
State and local taxes		126.00
Rents		200.00
All other payments and expenditures		1,436.38
Gross cash expenditures		$12,519.26

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$3,021,083.00	$23,877.52
Written or renewed during the year	666,580.00	9,774.13
Total	$3,687,663.00	$33,651.65
Deduct risks expired or terminated	2,304,789.00	15,488.56
In force at the end of the year	$1,382,874.00	$18,163.09
Deduct amount reinsured	102,132.00	1,638.65
Net amount in force Dec. 31, 1900	$1,280,742.00	$16,524.44

MISCELLANEOUS.

Fire losses incurred during the year	$10,096.54
Company's stock owned by the directors, at par value	8,000.00
Dividends declared during the year (6 per cent)	600.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$666,580.00
Premiums received	9,774.13
Losses paid	9,384.00
Losses incurred	9,693.20

GRANITE STATE FIRE INSURANCE COMPANY.

Incorporated July 17, 1885. Commenced business November 15, 1885.

FRANK JONES, *President.* ALFRED F. HOWARD, *Secretary.*

Principal office, Portsmouth.

CASH CAPITAL, $200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon	$31,900.00
Loans on mortgages of real estate (first liens)	13,600.00
Interest due and accrued thereon	2,006.93

SCHEDULE OF STOCKS AND BONDS.

STOCKS.	*Par Value.*	*Market Value.*
Boston & Maine R. R.	$12,300.00	$23,985.00
Dover Gas Light Co.	3,325.00	3,325.00
Wolfeborough Loan & Banking Co.	5,000.00	5,000.00
Worcester, Nashua & Rochester R. R.	5,100.00	6,885.00
Concord & Montreal R. R.	3,500.00	7,000.00
BONDS.		
State of Massachusetts	$20,000.00	$23,000.00
Boston, Mass.	20,000.00	22,170.00
Quincy, Mass.	6,000.00	7,087.50
Malden, Mass.	17,000.00	18,926.50
Taunton, Mass.	8,000.00	8,987.20
Newton, Mass.	9,000.00	10,722.60
Manchester, N. H.	100,000.00	105,620.00
Portsmouth, N. H.	10,000.00	11,094.05
Dover, N. H.	10,000.00	10,789.00
Nashua, N. H.	10,000.00	11,061.40
Concord, N. H.	1,000.00	1,142.80
Laconia, N. H.	10,000.00	11,534.80
Pittsfield, N. H.	2,500.00	2,724.00
Peterborough, N. H.	4,000.00	4,320.40
Newport, N. H.	5,000.00	5,000.00
Hillsborough County, N. H.	10,000.00	11,382.00

Coös County, N. H.	$5,000.00	$5,000.00
Rockingham County, N. H.	10,000.00	10,698.80
Columbia County, Wash.	8,000.00	8,000.00
Burlington, Vt.	5,000.00	5,591.00
Concord & Montreal R. R.	10,000.00	11,175.00
Boston & Lowell R. R.	10,000.00	10,947.00
Fitchburg R. R.	5,000.00	5,686.00
Nashua Card & Glazed Paper Co.	5,000.00	5,000.00
New Hampshire Trust Co.	7,800.00	5,460.00
Eastman Freight Car Heater Co.	26,000.00	26,000.00
Emporia Electric & Gas Light Co.	2,000.00	2,000.00
Chippewa Falls Water-Works Co.	10,500.00	10,500.00
Water, Light & Power Co., St. Cloud	10,000.00	10,000.00
Total values	$386,025.00	$427,815.05

Market value of stocks and bonds	$427,815.05
Cash in company's office	2,879.67
Cash deposited in bank	29,371.27
Interest due and accrued	2,006.93
Gross premiums in course of collection, less $8,651.84 for commissions, etc.	47,731.23
Due for reinsurance on losses paid	71.28
Gross assets	$555,375.43

LIABILITIES.

Net amount of unpaid losses		$27,819.84
Unearned premiums at fifty per cent of gross premiums		207,982.78
Due and accrued for salaries, rent, and incidental expenses		1,093.54
Return premiums		3,864.13
Reinsurance		6,669.89
Gross liabilities, except capital and surplus		$247,430.18
Paid-up capital	$200,000.00	
Surplus beyond all liabilities	107,945.25	
Surplus as regards policy-holders		307,945.25
Total liabilities, including capital and surplus		$555,375.43

INCOME.

Cash received for gross premiums	$401,334.42	
Deduct reinsurance, rebate, and return premiums	111,110.37	
Net cash received for premiums—all fire		$290,224.05
Received for interest on mortgages		657.61
Interest and dividends from all other sources		18,089.21
Income from all other sources		1,356.52
Gross cash income		$310,327.39

EXPENDITURES.

Gross amount paid for losses	$240,900.62	
Deduct salvage and reinsurance	42,499.95	
Net amount paid for losses—all fire		$198,400.67
Dividends paid stockholders		12,000.00
Commissions and brokerage		54,035.24
Salaries and fees of officers and employees		11,380.00
State and local taxes		8,569.36
Rents		1,385.00
All other payments and expenditures		24,163.03
Gross cash expenditures		$309,933.30

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$45,581,811.00	$540,283.39
Written or renewed during the year	32,565,242.00	412,886.94
Total	$78,147,053.00	$953,170.33
Deduct risks expired or terminated	29,698,954.00	378,755.72
In force at the end of the year	$48,448,099.00	$574,414.61
Deduct amount reinsured	13,157,101.00	158,449.05
Net amount in force Dec. 31, 1900	$35,290,998.00	$415,965.56

MISCELLANEOUS.

Company's stock owned by the directors, at par value	$106,200.00
Dividends declared during the year (6 per cent)	12,000.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$11,238,388.00
Premiums received	155,229.07
Losses paid	98,902.10
Losses incurred	97,974.36

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

Incorporated July 7, 1869. Commenced business April, 1870.

U. C. CROSBY, *President.* F. W. SARGEANT, *Secretary.*

Principal office, Manchester.

CASH CAPITAL, $1,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon.....	$156,417.83
Loans on mortgages of real estate (first liens).....	585,374.00
Interest due and accrued thereon.....	6,551.00

SCHEDULE OF STOCKS AND BONDS.

STOCKS.	*Par Value.*	*Market Value.*
Suncook Valley R. R.....	$4,000.00	$4,800.00
Pennsylvania R. R.....	55,000.00	77,000.00
New York Central & Hudson River R. R.....	57,500.00	80,500.00
New York, New Haven & Hartford R. R.....	40,000.00	83,600.00
Norwich & Worcester R. R.....	5,000.00	10,000.00
Pemigewasset Valley R. R.....	26,000.00	32,500.00
Boston & Albany R. R.....	20,000.00	49,000.00
Boston & Maine R. R.....	30,000.00	55,000.00
Concord & Montreal R. R.....	37,500.00	73,125.00
Delaware & Hudson Canal Co.....	30,000.00	34,500.00
Maine Central R. R.....	10,000.00	16,000.00
Northern (N. H.) R. R.....	13,000.00	21,190.00
Fitchburg R. R.....	10,000.00	13,500.00
Pittsburg, Fort Wayne & Chicago R. R.....	20,000.00	36,000.00
Chicago, Burlington & Quincy R. R.....	77,400.00	104,490.00
Illinois Central R. R.....	50,000.00	62,500.00
Chicago, Rock Island & Pacific R. R.....	22,000.00	24,640.00
Chicago Junc. Rys. & Union Stock Yards Co.	20,000.00	25,000.00
Chicago & Northwestern R. R.....	40,000.00	64,000.00
Chicago, Milwaukee & St. Paul R. R.....	20,000.00	30,000.00
Merchants' National Bank, Manchester, N. H.	13,000.00	16,250.00
Pemigewasset National Bank, Plymouth, N. H.	6,000.00	8,400.00
First National Bank, Peterborough, N. H....	5,000.00	6,500.00
First National Bank, Concord, N. H.....	8,000.00	24,000.00
Laconia National Bank, Laconia, N. H.....	1,700.00	1,700.00
Lancaster National Bank, Lancaster, N. H...	5,000.00	6,250.00
Lancaster Trust Co., Lancaster, N. H.....	2,500.00	2,500.00
Exeter Banking Co., Exeter, N. H.....	1,000.00	1,100.00
Amoskeag Manufacturing Co., Manchester....	10,000.00	17,000.00
Amory Manufacturing Co.....	3,300.00	4,455.00
Manchester Mills, Manchester, N. H.....	40,000.00	39,200.00
Stark Mills, Manchester, N. H.....	10,000.00	10,000.00
Quincy R. R. Bridge Co.....	20,000.00	40,000.00
Pullman's Palace Car Co.....	30,000.00	60,000.00

Manchester, N. H., Gas Light Co.	$2,000.00	$12,000.00
American Express Co.	10,000.00	16,000.00
Adams Express Co.	10,000.00	14,000.00
BONDS.		
United States Government	$25,000.00	$28,500.00
City of Cleveland, Ohio	50,000.00	51,000.00
City of Columbus, Ohio	10,000.00	10,500.00
City of Ashtabula, Ohio	6,000.00	6,000.00
City of Dayton, Ohio	2,000.00	2,000.00
City of Salem, Mass.	7,000.00	7,000.00
City of East Portland, Oregon	25,000.00	30,000.00
City of Seattle, Washington	10,000.00	10,500.00
City of Moorhead, Minn.	6,000.00	6,000.00
State of Georgia	10,000.00	11,500.00
Central R. R. Co. of New Jersey	30,000.00	36,550.00
Watertown & Rome R. R.	10,000.00	11,000.00
Holly, Wayne & Monroe Ry. Co.	25,000.00	25,000.00
New York & New England R. R.	20,000.00	22,400.00
Boston, Concord & Montreal R. R.	50,000.00	60,000.00
Concord & Montreal R. R.	140,000.00	148,400.00
Fitchburg R. R.	40,000.00	42,000.00
Atchison, Topeka & Santa Fe R. R.	50,000.00	50,000.00
Grand Rapids, Belding & Saginaw R. R.	8,000.00	8,800.00
Chicago, Burlington & Quincy R. R.	53,000.00	56,150.00
Chicago, Milwaukee & St. Paul R. R.	25,000.00	25,000.00
Union Pacific R. R.	10,000.00	10,500.00
Northern Pacific R. R.	25,000.00	25,000.00
Oregon Short Line R. R.	20,000.00	24,200.00
Michigan Central R. R.	35,000.00	36,750.00
Montana Central R. R.	25,000.00	29,250.00
Lehigh Valley Terminal Railway Co.	25,000.00	27,500.00
Utah & Northern R. R.	12,000.00	14,280.00
West End Street Railway Co.	5,000.00	5,150.00
Hillsborough County, N. H.	15,000.00	15,000.00
Adams Express Co.	25,000.00	26,000.00
Minneapolis Gas Light Co.	20,000.00	20,000.00
Central Land & Loan Co.	14,300.00	9,800.00
National Loan & Trust Co.	10,000.00	7,500.00
Nashua Card & Glazed Paper Co.	10,000.00	10,000.00
Grand Forks Gas & Electric Co.	5,000.00	5,000.00
Minneapolis General Electric Co.	25,000.00	25,500.00
Swift & Co., Chicago	25,000.00	25,000.00
American Telephone & Telegraph Co.	15,000.00	15,000.00
Erie Telegraph & Telephone Co.	15,000.00	15,000.00
Total values	$1,703,200.00	$2,171,930.00

Market value of stocks and bonds..... $2,171,930.00

COLLATERAL SECURITIES FOR CASH LOANS.

	Market Value.	*Amount Loaned.*
Swift Refrigerator Co.	$32,500.00	$25,000.00
Exeter Manufacturing Co., pref.	21,300.00	
Exeter Manufacturing Co., pref.	12,000.00	25,000.00
Mortgage note, A. V. Eaton	4,000.00	2,755.00
Total market value and amount loaned..	$69,800.00	$52,755.00

Loans on collateral securities	$52,755.00
Cash in company's office	601.75
Cash deposited in bank	248,377.64
Interest due and accrued	1,337.45
Gross premiums in course of collection, less $47,893.86 for commissions, etc.	143,681.60
Gross assets	$3,367,026.27

LIABILITIES.

Net amount of unpaid losses		$180,786.04
Unearned premiums at fifty per cent of gross premiums		1,153,443.31
Reinsurance		2,802.42
Guaranty fund		3,000.00
Gross liabilities, except capital and surplus		$1,340,031.77
Paid-up capital	$1,000,000.00	
Surplus beyond all liabilities	1,026,994.50	
Surplus as regards policy-holders		2,026,994.50
Total liabilities, including capital and surplus		$3,367,026.27

INCOME.

Cash received for gross premiums	$1,769,017.81	
Deduct reinsurance, rebate, and return premiums	464,892.03	
Net cash received for premiums—all fire		$1,304,125.78
Received for interest on mortgages and collateral loans		36,730.13
Interest and dividends from all other sources		116,101.70
Income from all other sources		2,473.14
Gross cash income		$1,469,930.87

EXPENDITURES.

Gross amount paid for losses	$1,019,888.67	
Deduct salvage and reinsurance	190,994.61	
Net amount paid for losses—all fire		$828,894.06
Dividends paid stockholders		100,000.00
Commissions and brokerage		305,609.63
Salaries and fees of officers and employees		65,143.78
State and local taxes		60,698.65
Rents		4,482.70
All other payments and expenditures		106,465.65
Gross cash expenditures		$1,471,294.47

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$178,246,554.00	$2,251,530.44
Written or renewed during the year	151,157,717.00	1,741,658.38
Total	$329,404,271.00	$3,993,188.82
Deduct risks expired or terminated	118,186,700.00	1,534,780.50
In force at the end of the year	$211,217,571.00	$2,458,408.32
Deduct amount reinsured	13,519,753.00	151,521.71
Net amount in force Dec. 31, 1900	$197,697,818.00	$2,306,886.61

MISCELLANEOUS.

Fire losses occurring during the year	$851,876.01
Company's stock owned by directors, par value	230,100.00
Dividends declared during the year (10 per cent.)	100,000.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$14,878,721.00
Premiums received	178,793.52
Losses paid	115,150.92
Losses incurred	130,612.97

PORTSMOUTH FIRE ASSOCIATION.

Incorporated October 27, 1887. Commenced business November 1, 1887.

FRANK JONES, *President.* ALFRED F. HOWARD, *Secretary.*

Principal office, Portsmouth.

CASH CAPITAL, $50,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon	$13,900.00

SCHEDULE OF STOCKS AND BONDS.

STOCKS.	*Par Value.*	*Market Value.*
Concord & Montreal R. R.	$2,000.00	$4,000.00
Worcester, Nashua & Rochester R. R.	3,000.00	4,050.00

BONDS.		
United States Government	$3,000.00	$3,285.00
State of Massachusetts	2,000.00	2,300.00
Hillsborough County, N. H.	5,000.00	5,691.00
Columbia County, Washington	5,000.00	5,000.00
Chehalis County, Washington	4,000.00	4,478.80
Rockingham County, N. H.	3,000.00	3,281.00
Newton, Mass.	10,000.00	11,914.00
Salt Lake City, Utah	3,000.00	3,360.00
Portsmouth, N. H.	7,000.00	7,669.90
Dover, N. H.	2,000.00	2,153.80
Pittsfield, N. H.	1,500.00	1,634.40
Boston & Lowell R. R.	4,000.00	4,378.80
Emporia Electric & Gas Light Co.	10,000.00	10,000.00
Fort Plain, N. Y., Water Co.	5,000.00	2,000.00
Chippewa Falls, Wis., Water Works Co.	10,000.00	10,000.00
Eastman Freight Car Heater Co.	10,000.00	10,000.00
Evansville Street Railway Co.	5,000.00	5,000.00
Tiffin Water-Works, Ohio	5,000.00	5,000.00
Duluth Transfer Railway Co.	5,000.00	3,000.00
Manchester Street Railway Co.	5,000.00	5,200.00
Water, Light & Power Co., St. Louis	5,000.00	5,000.00
Xenia, Ohio, Water Co.	2,000.00	2,000.00
Total values	$116,500.00	$120,396.70

Market value of stocks and bonds $120,396.70

COLLATERAL SECURITIES FOR CASH LOANS.

	Market Value.	*Amount Loaned.*
Burton Stock Car Co.	$5,000.00	$5,000.00

Loans on collateral securities	$5,000.00
Cash in company's office	48.37
Cash deposited in bank	1,337.39
Interest due and accrued	969.91
Gross premiums in course of collection, less $181.76 for commissions, etc.	761.80
Gross assets	$142,414.17

LIABILITIES.

Net amount of unpaid losses		$609.69
Unearned premiums at fifty per cent of gross premiums		9,087.85
Due and accrued for salaries, rent, and incidental expenses		8.03
Return premiums		39.28
Gross liabilities, except capital and surplus		$9,744.85
Paid-up capital	$50,000.00	
Surplus beyond all liabilities	82,669.32	
Surplus as regards policy-holders		132,669.32
Total liabilities, including capital and surplus		$142,414.17

INCOME.

Cash received for gross premiums	$12,201.14	
Deduct reinsurance, rebate, and return premiums	6,129.54	
Net cash received for premiums—all fire		$6,071.60
Interest and dividends from all sources		5,798.22
Income from all other sources		336.88
Gross cash income		$12,206.70

EXPENDITURES.

Gross amount paid for losses	$12,609.99	
Deduct salvage and reinsurance	2,946.32	
Net amount paid for losses—all fire		$9,663.67
Dividends paid stockholders		4,000.00
Commissions and brokerage		1,334.39
Salaries and fees of officers and employees		250.00
State and local taxes		639.72
All other payments and expenditures		2,096.36
Gross cash expenditures		$17,984.14

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$1,839,094.00	$21,734.75
Written or renewed during the year	1,050,886.00	12,371.18
Total	$2,889,980.00	$34,105.93
Deduct risks expired or terminated	798,346.00	10,834.85
In force at the end of the year	$2,091,634.00	$23,271.08
Deduct amount reinsured	451,769.00	5,095.37
Net amount in force Dec. 31, 1900	$1,639,865.00	$18,175.71

MISCELLANEOUS.

Fire losses incurred during the year	$13,425.87
Company's stock owned by the directors, at par value	26,000.00
Dividends declared during the year (8 per cent)	4,000.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$1,021,552.00
Premiums received	12,002.23
Losses paid	7,444.17
Losses incurred	7,825.05

STATE DWELLING-HOUSE INSURANCE COMPANY.

Incorporated October 17, 1885. Commenced business October 23, 1885.

SOLON A. CARTER, *President.* OBADIAH MORRILL, *Secretary.*

Principal office, Concord.

CASH CAPITAL, $15,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon.....	$3,655.00
Loans on mortgages of real estate (first liens).....	11,800.00
Interest due and accrued thereon.....	170.53

SCHEDULE OF STOCKS AND BONDS.

STOCKS.	*Par Value.*	*Market Value.*	
Indian Head National Bank.....	$640.00	$800.00	
Page Belting Co.....	500.00	500.00	
Red Oak Investment Co.....	500.00	400.00	
International Loan & Trust Co.....	300.00	200.00	
Peterborough R. R.....	700.00	756.00	
New Hampshire Real Estate Co.....	367.50	367.50	
Western Union Telegraph Co.....	1,500.00	1,263.75	
Northern Pacific R. R.....	2,000.00	1,750.00	
BONDS.			
County of Bernalillo.....	$500.00	$500.00	
Kansas City Investment Co.....	750.00	580.00	
Johnson Loan & Trust Co.....	160.00	65.00	
City of Concord Refunding Water.....	3,000.00	3,030.00	
South Antrim Village.....	1,000.00	1,010.00	
Lancaster Water	2,000.00	2,043.00	
Concord Street Railway.....	500.00	515.00	
Baltimore, Chesapeake & Atlantic Ry. Co....	1,000.00	1,100.00	
Total values	$15,417.50	$14,882.25	

Market value of stocks and bonds.....	$14,882.25
Cash in company's office.....	114.71
Cash deposited in bank.....	6,443.16
Interest due and accrued.....	119.49
Rents due and accrued.....	26.40
All other assets.....	823.23
Gross assets	$38,034.76

LIABILITIES.

Unearned premiums at fifty per cent of gross premiums....		$5,611.31
Due and accrued for salaries, rent, and incidental expenses		182.33
Dividends to stockholders unpaid.....		288.00
Gross liabilities, except capital and surplus.....		$6,081.64
Paid-up capital	$15,000.00	
Surplus beyond all liabilities.....	16,953.12	
Surplus as regards policy-holders.....		31,953.12
Total liabilities, including capital and surplus.....		$38,034.76

INCOME.

Cash received for gross premiums.....	$1,736.35	
Deduct reinsurance, rebate, and return premiums.....	89.75	
Net cash received for premiums—all fire.....		$1,646.60
Received for interest on mortgages.....		486.48
Interest and dividends from all other sources.....		760.52
Income from all other sources.....		252.10
Gross cash income		$3,145.70

EXPENDITURES.

Net amount paid for losses—all fire.....	$205.31
Dividends paid stockholders.....	1,206.00
Dividends to policy-holders.....	307.93
Commissions and brokerage.....	328.94
Salaries and fees of officers and employees.....	231.32
State and local taxes.....	219.74
All other payments and expenditures.....	270.12
Gross cash expenditures.....	$2,769.36

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899.....	$1,123,160.00	$11,085.28
Written or renewed during the year.....	176,510.00	1,736.35
Total	$1,299,670.00	$12,821.63
Deduct risks expired or terminated.....	157,010.00	1,599.01
Net amount in force Dec. 31, 1900.....	$1,142,660.00	$11,222.62

MISCELLANEOUS.

Fire losses incurred during the year	$205.31
Company's stock owned by directors, at par value	8,400.00
Dividends declared during the year (9 per cent)	1,350.00
Amount loaned to officers and directors	4,000.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$176,510.00
Premiums received	1,736.35
Losses paid	205.31
Losses incurred	205.31

FIRE AND FIRE-MARINE
INSURANCE COMPANIES
OF OTHER STATES.

DETAILED ABSTRACTS FROM THE ANNUAL STATEMENTS OF THE FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES, AUTHORIZED TO DO BUSINESS IN THE STATE OF NEW HAMPSHIRE, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1900.

ÆTNA INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1819. Commenced business August 17, 1819.

WILLIAM B. CLARK, *President.* WILLIAM H. KING, *Secretary.*

CASH CAPITAL, $4,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	$230,000.00
Loans on mortgages of real estate (first liens).....	15,600.00
Interest due and accrued thereon.....	271.00
Market value of stocks and bonds.....	11,740,821.12
Loans on collateral securities.....	3,600.00
Cash in company's office.....	2,479.17
Cash deposited in bank.....	803,337.08
Interest due and accrued.....	465.00
Gross premiums in course of collection.....	472,587.21
Agents' debit balances secured.....	367,895.98
Gross assets.....	$13,637,056.56
Deduct agents' credit balances.....	279,762.84
Total assets.....	$13,357,293.72

LIABILITIES.

Net amount of unpaid losses.....		$432,109.90
Unearned premiums at fifty per cent of gross premiums		3,262,035.06
Reclaimable on perpetual fire policies.....		70,851.62
Commissions and brokerage.....		118,146.80
Return premiums and reinsurance.....		70,888.08
Gross liabilities, except capital and surplus.....		$3,883,179.84
Paid-up capital.....	$4,000,000.00	
Surplus beyond all liabilities.....	5,474,113.88	
Surplus as regards policy-holders.....		9,474,113.88
Total liabilities, including capital and surplus.....		$13,357,293.72

INCOME.

	Fire.	*Inland.*	
Cash received for gross premiums	$5,044,135.28	$415,741.69	
Deduct reinsurance, rebate, and return premiums	1,160,330.74	105,202.20	
Net cash received for premiums	$3,883,804.54	$310,539.49	
			$4,194,344.03
Received for interest on mortgages			1,435.65
Interest and dividends from all other sources			509,235.94
Income from all other sources			50,418.79
Deposit premiums received for perpetual fire risks, $6,784.25.			
Gross cash income			$4,755,424.41

EXPENDITURES.

	Fire.	*Inland.*	
Gross amount paid for losses	$2,874,883.30	$232,389.71	
Deduct salvage and reinsurance	437,118.23	68,106.35	
Net amount paid for losses	$2,437,765.07	$164,283.36	
			$2,602,048.43
Dividends paid stockholders			720,000.00
Commissions and brokerage			705,217.59
Salaries and fees of officers and employees			298,358.39
State and local taxes			128,011.80
All other payments and expenditures			342,837.96
Deposit premiums returned on perpetual fire risks, $2,265.00.			
Gross cash expenditures			$4,796,474.17

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$586,375,155.00	$6,606,629.53
Written or renewed during the year	449,746,863.00	5,082,040.78
Total	$1,036,122,018.00	$11,688,670.31
Deduct risks expired or terminated	412,647,827.00	4,584,408.42
In force at the end of the year	$623,474,191.00	$7,104,261.89
Deduct amount reinsured	69,700,987.00	772,890.02
Net amount in force Dec. 31, 1900	$553,773,204.00	$6,331,371.87
Perpetual risks in force	$3,187,928.00	$74,580.65

	Inland Risks.	*Premiums.*
In force Dec. 31, 1899	$6,906,484.00	$181,276.04
Written or renewed during the year	137,715,918.00	422,153.41
Total	$144,622,402.00	$603,429.45
Deduct risks expired or terminated	137,010,697.00	368,031.90
In force at the end of the year	$7,611,705.00	$235,397.55
Deduct amount reinsured	1,249,608.00	42,699.29
Net amount in force Dec. 31, 1900	$6,362,097.00	$192,698.26

MISCELLANEOUS.

Fire and inland losses incurred during the year	$2,622,525.00
Company's stock owned by the directors, at par value	218,000.00
Dividends declared during the year (18 per cent)	720,000.00
Amount loaned to stockholders not officers	3,600.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Canada	$148,664.72	$121,057.98
Georgia	27,000.00	66,042.57
Oregon	59,500.00	13,554.99
Virginia	50,650.00	56,177.05
Arizona	16,350.00	5,635.14
New Mexico	10,700.00	4,951.36

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$4,168,053.00
Premiums received	55,821.61
Losses paid	26,621.75
Losses incurred	27,195.94

AGRICULTURAL INSURANCE COMPANY.

WATERTOWN, N. Y.

Incorporated 1853. Commenced business 1853.

A. H. SAWYER, *President.* W. H. STEVENS, *Secretary.*

CASH CAPITAL, $500,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....		$337,915.00
Loans on mortgages of real estate (first liens).....		804,898.76
Interest due and accrued thereon.....		27,286.71
Market value of stocks and bonds.....		610,172.50
Loans on collateral securities.....		181,821.27
Cash in company's office.....		18,146.17
Cash deposited in bank.....		106,382.32
Interest due and accrued.....		15,220.74
Rents due and accrued.....		600.00
Due for reinsurance on losses paid.....		1,225.01
All other assets.....		150,484.90
Gross assets.....		$2,254,153.38
Deduct ledger liabilities.....	$15,377.53	
Deduct depreciation of ledger assets.....	20,239.50	
		35,617.03
Total assets.....		$2,218,536.35

LIABILITIES.

Net amount of unpaid losses.....		$89,418.94
Unearned premiums at fifty per cent of gross premiums		1,078,595.50
Gross liabilities, except capital and surplus.....		$1,168,014.44
Paid-up capital.....	$500,000.00	
Surplus beyond all liabilities.....	550,521.91	
Surplus as regards policy-holders.....		1,050,521.91
Total liabilities, including capital and surplus.....		$2,218,536.35

INCOME.

Cash received for gross premiums.....	$1,500,351.72	
Deduct reinsurance, rebate, and return premiums.....	563,391.56	
Net cash received for premiums—all fire.....		$936,960.16

Received for interest on mortgages	$53,998.83
Interest and dividends from all other sources	28,922.90
Income from all other sources	5,206.49
Gross cash income	$1,025,088.38

EXPENDITURES.

Gross amount paid for losses	$803,068.53	
Deduct salvage and reinsurance	235,625.08	
Net amount paid for losses—all fire		$567,443.45
Dividends paid stockholders		50,240.00
Commissions and brokerage		179,246.12
Salaries and fees of officers and employees		98,639.43
State and local taxes		48,267.44
All other payments and expenditures		102,805.96
Gross cash expenditures		$1,046,642.40

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$251,852,800.00	$2,189,247.00
Written or renewed during the year	159,364,200.00	1,500,351.72
Total	$411,217,000.00	$3,689,598.72
Deduct risks expired or terminated	166,027,700.00	1,421,035.72
In force at the end of the year	$245,189,300.00	$2,268,563.00
Deduct amount reinsured	12,660,100.00	111,372.00
Net amount in force Dec. 31, 1900	$232,529,200.00	$2,157,191.00

MISCELLANEOUS.

Losses incurred during the year	$570,430.00
Company's stock owned by the directors, at par value	93,250.00
Dividends declared during the year (10 per cent)	50,000.00
Amount loaned to officers and directors	9,950.00
Amount loaned to stockholders not officers	8,000.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Virginia	$25,110.00	$26,502.00
Georgia	11,800.00	16,588.00
Oregon	62,500.00	6,287.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$319,400.00
Premiums received	4,891.38
Losses paid	777.00
Losses incurred	1,056.00

AMERICAN INSURANCE COMPANY.

BOSTON, MASS.

Incorporated June 12, 1818. Commenced business June 18, 1818.

FRANCIS PEABODY, *President.* HENRY S. BEAN, *Secretary.*

CASH CAPITAL, $300,000.00.

ASSETS.

Market value of stocks and bonds		$553,866.50
Cash in company's office		1,992.36
Cash deposited in bank		19,189.39
Interest due and accrued		2,802.82
Gross premiums in course of collection, less $4,586.75 for commissions, etc		20,171.39
All other assets		9,810.57
Gross assets		$607,833.03

LIABILITIES.

Net amount of unpaid losses		$13,410.16
Unearned premiums at fifty per cent of gross premiums		161,066.33
Due and accrued for salaries, rent, and incidental expenses		4,567.51
Return premiums		2,733.88
Reinsurance		2,611.54
Gross liabilities, except capital and surplus		$184,389.42
Paid-up capital	$300,000.00	
Surplus beyond all liabilities	123,443.61	
Surplus as regards policy-holders		423,443.61
Total liabilities, including capital and surplus		$607,833.03

INCOME.

Cash received for gross premiums	$301,934.40	
Deduct reinsurance, rebate, and return premiums	82,529.57	
Net cash received for premiums—all fire		$219,404.83
Received for interest on collateral loans		213.33
Interest and dividends from all other sources		21,401.80
Income from all other sources		820.26
Gross cash income		$241,840.22

EXPENDITURES.

Gross amount paid for losses	$163,615.74	
Deduct salvage and reinsurance	30,913.71	
Net amount paid for losses—all fire		$132,702.03
Dividends paid stockholders		9,000.00
Commissions and brokerage		48,942.89
Salaries and fees of officers and employees		20,681.14
State and local taxes		9,100.67
All other payments and expenditures		35,259.06
Gross cash expenditures		$255,685.79

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$34,448,693.00	$368,704.93
Written or renewed during the year	28,844,803.00	304,187.12
Total	$63,293,496.00	$672,892.05
Deduct risks expired or terminated	25,241,598.00	264,115.54
In force at the end of the year	$38,051,898.00	$408,776.51
Deduct amount reinsured	7,665,043.00	86,643.84
Net amount in force Dec. 31, 1900	$30,386,855.00	$322,132.67

MISCELLANEOUS.

Fire losses incurred during the year	$123,531.42
Company's stock owned by the directors, at par value	39,700.00
Dividends declared during the year (3 per cent)	9,000.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$458,236.00
Premiums received	5,984.16
Losses paid	2,184.30
Losses incurred	2,348.45

AMERICAN INSURANCE COMPANY.

NEWARK, N. J.

Incorporated February 20, 1846. Commenced business April 1, 1846.

E. O. DOREMUS, *President.* J. H. WORDEN, *Secretary.*

CASH CAPITAL, $600,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	$238,972.96
Loans on mortgages of real estate (first liens).....	1,730,226.75
Interest due and accrued thereon.....	26,385.34
Market value of stocks and bonds.....	1,437,415.60
Cash in company's office.....	3,809.01
Cash deposited in bank.....	48,333.99
Interest due and accrued.....	16,005.74
Gross premiums in course of collection, less $12,803.31 for commissions, etc.....	139,682.77
Rents due and accrued.....	940.04
Bills receivable, not matured, taken for premiums.....	97,923.37
Due for reinsurance on losses paid.....	380.18
Premiums more than three months due, $4,367.00.	
Gross assets.....	$3,740,075.75
Deduct ledger liabilities.....	2,492.05
Total assets.....	$3,737,583.70

ITEMS NOT ADMITTED.

American Insurance Co.'s stock owned by company....	$70,000.00	
Depreciation from cost of above ledger assets to bring same to market value.....	9,395.60	
Total items not admitted.....		$79,395.60
Total admitted assets.....		$3,658,188.10

LIABILITIES.

Net amount of unpaid losses.....	$72,211.33
Unearned premiums at fifty per cent of gross premiums	1,325,282.92
Dividends to stockholders unpaid.....	3,257.35
Dividends to policy-holders unpaid.....	870.00
Gross liabilities, except capital and surplus.....	$1,399,621.60

Paid-up capital	$600,000.00	
Surplus beyond all liabilities	1,658,566.50	
Surplus as regards policy-holders		$2,258,566.50
Total liabilities, including capital and surplus		$3,658,188.10

INCOME.

Cash received for gross premiums	$1,412,070.32	
Deduct reinsurance, rebate, and return premiums	393,734.29	
Net cash received for premiums—all fire		$1,018,336.03
Received for interest on mortgages		89,078.05
Interest and dividends from all other sources		58,411.85
Income from all other sources		29,826.20
Gross cash income		$1,195,652.13

EXPENDITURES.

Gross amount paid for losses	$771,733.91	
Deduct salvage and reinsurance	174,983.10	
Net amount paid for losses—all fire		$596,750.81
Dividends paid stockholders		60,966.25
Commissions and brokerage		239,300.34
Salaries and fees of officers and employees		79,675.62
State and local taxes		47,301.02
All other payments and expenditures		80,650.44
Gross cash expenditures		$1,104,644.48

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$285,520,932.00	$2,994,335.26
Written or renewed during the year	144,690,543.00	1,464,791.29
Total	$430,211,475.00	$4,459,126.55
Deduct risks expired or terminated	146,804,750.00	1,542,119.24
In force at the end of the year	$283,406,725.00	$2,917,007.31
Deduct amount reinsured	22,807,768.00	270,441.47
Net amount in force Dec. 31, 1900	$260,598.957.00	$2,646.565.84

MISCELLANEOUS.

Fire losses incurred during the year	$582,257.50
Company's stock owned by the directors, at par value	57,055.00
Dividends declared during the year (10 per cent)	60,000.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$303,102.00
Premiums received	3,652.09
Losses paid	414.98
Losses incurred	464.98

AMERICAN FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April 30, 1857. Commenced business May 1, 1857.

GEORGE S. A. YOUNG, *President.* WALTER S. ALLEY, *Secretary.*

CASH CAPITAL, $400,000.00.

ASSETS.

Market value of stocks and bonds		$1,089,175.00
Cash in company's office		2,358.30
Cash deposited in bank		100,327.60
Interest due and accrued		2,295.83
Gross premiums in course of collection, less $54,257.48 for commissions, etc		198,882.90
Due for reinsurance on losses paid		30,932.01
Premiums more than three months due, $666.00.		
Gross assets		$1,423,971.64

LIABILITIES.

Net amount of unpaid losses		$99,786.84
Unearned premiums at fifty per cent of gross premiums		574,351.12
Return premiums		212.57
Reinsurance		7,408.19
Gross liabilities, except capital and surplus		$681,758.72
Paid-up capital	$400,000.00	
Surplus beyond all liabilities	342,212.92	
Surplus as regards policy-holders		742,212.92
Total liabilities, including capital and surplus		$1,423,971.64

INCOME.

Cash received for gross premiums	$1,375,520.59	
Deduct reinsurance, rebate, and return premiums	433,832.96	
Net cash received for premiums—all fire		$941,687.63
Received for interest on mortgages and collateral loans		1,683.35
Interest and dividends from all other sources		41,032.54
Income from all other sources		14,666.04
Gross cash income		$999,069.56

EXPENDITURES.

Gross amount paid for losses	$793,163.17	
Deduct, salvage and reinsurance	98,929.06	
Net amount paid for losses—all fire		$694,234.11
Commissions and brokerage		195,664.30
Salaries and fees of officers and employees		63,204.31
State and local taxes		29,086.46
Rents		8,093.57
All other payments and expenditures		54,225.53
Gross cash expenditures		$1,044,508.28

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$156,985,845.00	$1,174,662.55
Written or renewed during the year	180,163,849.00	1,380,488.77
Total	$337,149,694.00	$2,555,151.32
Deduct risks expired or terminated	165,884,972.00	1,205,193.79
In force at the end of the year	$171,264,722.00	$1,349,957.53
Deduct amount reinsured	21,600,515.00	201,255.29
Net amount in force Dec. 31, 1900	$149,664,207.00	$1,148,702.24

MISCELLANEOUS.

Fire losses incurred during the year	$664,825.00
Company's stock owned by the directors, at par value	13,000.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Georgia	$28,125.00	$20,807.75
Virginia	20,600.00	14,418.02
Canada	105,000.00	28,296.65

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$184,325.00
Premiums received	2,456.55
Losses paid	928.42
Losses incurred	932.42

BOSTON INSURANCE COMPANY.

BOSTON, MASS.

Incorporated December 23, 1873. Commenced business January 20, 1874.

RANSOM B. FULLER, *President.* THOMAS H. LORD, *Secretary.*

CASH CAPITAL, $1,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon		$20,000.00
Loans on mortgages of real estate (first liens)		1,035,850.00
Interest due and accrued thereon		5,864.26
Market value of stocks and bonds		1,689,072.05
Loans on collateral securities		15,000.00
Cash in company's office		15,091.29
Cash deposited in bank		284,343.85
Interest due and accrued		3,555.18
Gross premiums in course of collection		262,145.86
Bills receivable, not matured, taken for premiums		102,702.19
Due for reinsurance on losses paid		5,971.56
All other assets		1,750.00
Gross assets		$2,441,346.24

LIABILITIES.

Net amount of unpaid losses		$171,904.25
Unearned premiums at 50 per cent on fire risks	$398,390.09	
Unearned premiums at 100 per cent on marine risks	408,989.60	
Total unearned premiums		807,379.69
Commissions and brokerage		28,462.36
Reinsurance		6,767.88
Gross liabilities, except capital and surplus		$1,014,514.18

Paid-up capital	$1,000,000.00	
Surplus beyond all liabilities	1,371,931.42	
Surplus as regards policy-holders		$2,371,931.42
Total liabilities, including capital and surplus		$3,386,445.60

INCOME.

	Fire.	*Marine and Inland.*	
Cash received for gross premiums	$853,295.15	$1,070,196.25	
Deduct reinsurance, rebate, and return premiums	211,601.97	193,453.48	
Net cash received for premiums	$641,693.18	$876,742.77	
			$1,518,435.95
Received for interest on mortgages and collateral loans			39,633.53
Interest and dividends from all other sources			68,909.35
Income from all other sources			31,111.24
Gross cash income			$1,658,090.07

EXPENDITURES.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$470,110.20	$475,005.71	
Deduct salvage and reinsurance	91,427.19	95,959.10	
Net amount paid for losses	$378,683.01	$379,046.61	
			$757,729.62
Dividends paid stockholders			100,000.00
Commissions and brokerage			222,390.36
Salaries and fees of officers and employees			125,843.36
State and local taxes			42,740.14
Rents			12,400.86
All other payments and expenditures			186,883.93
Gross cash expenditures			$1,447,988.27

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$65,354,380.00	$662,239.92
Written or renewed during the year	77,636,469.00	830,068.44
Total	$142,990,849.00	$1,492,308.36
Deduct risks expired or terminated	57,649,412.00	577,157.39
In force at the end of the year	$85,341,437.00	$915,150.97
Deduct amount reinsured	11,635,991.00	118,370.77
Net amount in force Dec. 31, 1900	$73,705,446.00	$796,780.20

	Marine and Inland Risks.	*Premiums.*
In force Dec. 31, 1899	$6,500,190.00	$401,083.55
Written or renewed during the year	163,376,724.00	1,116,152.76
Total	$169,876,914.00	$1,517,236.31
Deduct risks expired or terminated	163,274,015.00	1,091,082.07
In force at the end of the year	$6,602,899.00	$426,154.24
Deduct amount reinsured	394,828.00	22,692.26
Net amount in force Dec. 31, 1900	$6,208,071.00	$403,461.98

MISCELLANEOUS.

Fire, marine, and inland losses incurred during the year	$940,541.72
Company's stock owned by the directors, at par value	74,400.00
Dividends declared during the year (10 per cent)	100,000.00
Amount loaned to stockholders not officers	6,500.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$498,335.00
Premiums received	9,924.32
Losses paid	7,610.91
Losses incurred	8,610.91

BRITISH-AMERICAN INSURANCE COMPANY.

NEW YORK CITY.

Incorporated February, 1898. Commenced business February, 1898.

SILAS P. WOOD, *President.* JOSEPH M. BIGGERT, *Secretary.*

CASH CAPITAL, $200,000.00.

ASSETS.

Market value of stocks and bonds	$215,250.00
Cash deposited in bank	58,631.80
Interest due and accrued	583.33
Gross premiums in course of collection	9,718.27
Due for reinsurance on losses paid	530.69
Gross assets	$284,714.09

LIABILITIES.

Net amount of unpaid losses		$9,286.31
Unearned premiums at fifty per cent of gross premiums		34,482.05
Gross liabilities, except capital and surplus		$43,768.36
Paid-up capital	$200,000.00	
Surplus beyond all liabilities	40,945.73	
Surplus as regards policy-holders		240,945.73
Total liabilities, including capital and surplus		$284,714.09

INCOME.

Cash received for gross premiums	$355,620.28	
Deduct reinsurance, rebate, and return premiums	221,320.85	
Net cash received for premiums—all fire		$134,299.43
Interest and dividends from all sources		9,566.80
Income from all other sources		3,654.55
Gross cash income		$147,520.78

EXPENDITURES.

Gross amount paid for losses	$139,050.46	
Deduct salvage and reinsurance	21,220.57	
Net amount paid for losses—all fire		$117,829.89
Commissions and brokerage		42,958.98
Salaries and fees of officers and employees		3,420.41
State and local taxes		3,104.90
All other payments and expenditures		2,695.35
Gross cash expenditures		$170,009.53

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$34,522,171.00	$257,315.29
Written or renewed during the year	24,122,433.00	293,265.87
Total	$58,644,604.00	$550,581.16
Deduct risks expired or terminated	49,736,442.00	471,741.82
In force at the end of the year	$8,908,162.00	$78,839.34
Deduct amount reinsured	973,936.00	9,875.24
Net amount in force Dec. 31, 1900	$7,934,226.00	$68,964.10

MISCELLANEOUS.

Fire losses incurred during the year	$100,335.90
Company's stock owned by the directors, at par value	180,000.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$4,908.00
Premiums received	49.08

CALEDONIAN-AMERICAN INSURANCE COMPANY.

NEW YORK CITY.

Incorporated December 24, 1897. Commenced business March 24, 1898.

CHARLES H. POST, *President.* N. A. MCNEIL, *Secretary.*

CASH CAPITAL, $200,000.00.

ASSETS.

Market value of stocks and bonds		$331,975.00
Cash deposited in bank		10,295.25
Interest due and accrued		2,368.75
Gross premiums in course of collection, less $6,687.29 for commissions, etc.		21,176.42
Due for reinsurance on losses paid		43.58
Gross assets		$365,859.00
Deduct ledger liabilities		2,574.32
Total assets		$363,284.68

LIABILITIES.

Net amount of unpaid losses		$16,438.84
Unearned premiums at fifty per cent of gross premiums		68,864.45
Gross liabilities, except capital and surplus		$85,303.29
Paid-up capital	$200,000.00	
Surplus beyond all liabilities	77,981.39	
Surplus as regards policy-holders		277,981.39
Total liabilities, including capital and surplus		$363,284.68

INCOME.

Cash received for gross premiums	$152,380.08	
Deduct reinsurance, rebate, and return premiums	46,544.91	
Net cash received for premiums—all fire		$105,835.17
Interest and dividends from all sources		11,125.00
Gross cash income		$116,960.17

EXPENDITURES.

Gross amount paid for losses	$107,483.08	
Deduct salvage and reinsurance	24,679.33	
Net amount paid for losses—all fire		$82,803.75
Commissions and brokerage		24,976.90
Salaries and fees of officers and employees		2,626.71
State and local taxes		3,581.60
Rents		35.00
All other payments and expenditures		3,042.14
Gross cash expenditures		$117,066.10

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$13,635,613.00	$122,351.53
Written or renewed during the year	17,499,515.00	158,538.04
Total	$31,135,128.00	$280,889.57
Deduct risks expired or terminated	13,347,985.00	119,347.88
In force at the end of the year	$17,787,143.00	$161,541.69
Deduct amount reinsured	2,335,206.00	23,812.79
Net amount in force Dec. 31, 1900	$15,451,937.00	$137,728.90

MISCELLANEOUS.

Fire losses incurred during the year	$78,253.58
Company's stock owned by the directors, at par value	4,500.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$57,077.00
Premiums received	1,077.74
Losses paid	11.74
Losses incurred	12.74

COMMERCIAL UNION FIRE INSURANCE COMPANY

NEW YORK CITY.

Incorporated October 30, 1890. Commenced business April 1, 1891.

A. H. WRAY, *President.* C. J. HOLMAN, *Secretary.*

CASH CAPITAL, $200,000.00.

ASSETS.

Market value of stocks and bonds		$279,552.50
Cash in company's office		373.56
Cash deposited in bank		17,132.18
Interest due and accrued		1,722.08
Gross premiums in course of collection, less $5,427.33 for commissions, etc		39,210.52
Premiums more than three months due, $1,331.50.		
Gross assets		$337,990.84
Deduct ledger liabilities		11,109.08
Total assets		$326,881.76

LIABILITIES.

Net amount of unpaid losses		$22,283.00
Unearned premiums at fifty per cent of gross premiums		80,226.30
Return premiums		718.18
Gross liabilities, except capital and surplus		$103,227.48
Paid-up capital	$200,000.00	
Surplus beyond all liabilities	23,654.28	
Surplus as regards policy-holders		223,654.28
Total liabilities, including capital and surplus		$326,881.76

INCOME.

Cash received for gross premiums	$250,006.43	
Deduct reinsurance, rebate, and return premiums	134,719.82	
Net cash received for premiums—all fire		$115,286.61
Interest and dividends from all sources		8,762.29
Gross cash income		$124,048.90

EXPENDITURES.

Gross amount paid for losses	$149,683.49	
Deduct salvage and reinsurance	62,538.48	
Net amount paid for losses—all fire		$87,145.01
Dividends paid stockholders		10,000.00
Commissions and brokerage		23,753.87
Salaries and fees of officers and employees		3,786.58
State and local taxes		5,170.04
All other payments and expenditures		3,714.59
Gross cash expenditures		$133,570.09

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$25,411,141.00	$242,839.82
Written or renewed during the year	27,350,365.00	263,390.80
Total	$52,761,506.00	$506,230.62
Deduct risks expired or terminated	26,514,569.00	250,386.08
In force at the end of the year	$26,246,937.00	$255,844.54
Deduct amount reinsured	10,643,218.00	95,391.93
Net amount in force Dec. 31, 1900	$15,603,719.00	$160,452.61

MISCELLANEOUS.

Fire losses incurred during the year	$90,524.01
Company's stock owned by the directors, at par value	7,500.00
Dividends declared during the year (5 per cent)	10,000.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$14,925.00
Premiums received	267.69
Losses paid	9.64

CONNECTICUT FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1850. Commenced business July, 1850.

J. D. BROWNE, *President.* CHARLES R. BURT, *Secretary.*

CASH CAPITAL, $1,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	$211,200.00
Loans on mortgages of real estate (first liens).....	1,173,650.00
Market value of stocks and bonds.....	2,199,062.00
Cash in company's office.....	443.04
Cash deposited in bank.....	278,135.72
Gross premiums in course of collection, less $61,300.00 for commissions, etc.....	85,200.00
All other assets.....	134,204.37
Gross assets.....	$4,081,895.13

LIABILITIES.

Net amount of unpaid losses.....		$190,870.62
Unearned premiums at fifty per cent of gross premiums		1,710,057.77
Gross liabilities, except capital and surplus.....		$1,900,928.39
Paid-up capital.....	$1,000,000.00	
Surplus beyond all liabilities.....	1,180,966.74	
Surplus as regards policy-holders.....		2,180,966.74
Total liabilities, including capital and surplus.....		$4,081,895.13

INCOME.

Cash received for gross premiums.....	$2,408,402.19	
Deduct reinsurance, rebate, and return premiums.....	352,763.65	
Net cash received for premiums—all fire.....		$2,055,638.54
Received for interest on mortgages.....		54,886.81
Interest and dividends from all other sources.....		99,204.23
Income from all other sources.....		36,301.09
Gross cash income.....		$2,246,030.67

EXPENDITURES.

Gross amount paid for losses	$1,209,572.96	
Deduct salvage and reinsurance	57,531.12	
Net amount paid for losses—all fire		$1,152,041.84
Dividends paid stockholders		100,000.00
Commissions and brokerage		386,553.75
Salaries and fees of officers and employees		169,084.07
State and local taxes		73,733.60
Rents		9,375.04
All other payments and expenditures		147,665.58
Gross cash expenditures		$2,038,453.88

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$276,696,254.00	$3,226,884.41
Written or renewed during the year	206,600,395.00	2,399,742.80
Total	$483,296,649.00	$5,626,627.21
Deduct risks expired or terminated	171,896,612.00	2,022,715.87
In force at the end of the year	$311,400,037.00	$3,603,911.34
Deduct amount reinsured	14,547,330.00	183,795.79
Net amount in force Dec. 31, 1900	$296,852,707.00	$3,420,115.55

MISCELLANEOUS.

Fire losses incurred during the year	$1,142,197.56
Company's stock owned by the directors, at par value	28,900.00
Dividends declared during the year (10 per cent)	100,000.00
Amount loaned to officers and directors	21,500.00
Amount loaned to stockholders not officers	27,500.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Canada	$101,000.00	$46,517.00
Georgia	11,500.00	8,001.00
Oregon	55,990.00	22,266.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$512,400.00
Premiums received	7,447.59
Losses paid	1,497.65
Losses incurred	2,372.47

CONTINENTAL INSURANCE COMPANY.

NEW YORK CITY.

Incorporated November, 1852. Commenced business January, 1853.

F. C. MOORE, *President.* EDWARD LANNING, *Secretary.*

CASH CAPITAL, $1,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	$1,106,250.00
Loans on mortgages of real estate (first liens).....	60,210.00
Interest due and accrued thereon.....	819.28
Market value of stocks and bonds.....	8,085,880.00
Cash in company's office.....	2,304.01
Cash deposited in bank.....	636,109.82
Interest due and accrued.....	67,421.78
Gross premiums in course of collection, less $63,000.00 for commissions, etc.....	677,662.58
Rents due and accrued.....	1,614.00
Gross assets	$10,638,271.47

LIABILITIES.

Net amount of unpaid losses.....		$371,666.75
Unearned premiums at fifty per cent of gross premiums..		4,118,659.15
Unpaid scrip ordered to be redeemed.....		28,480.00
Interest due and unpaid.....		6,089.34
Due and accrued for salaries, rent, and incidental expenses		15,000.00
Commissions and brokerage.....		120,828.56
Reinsurance		13,550.00
Contingent reserve		300,000.00
Gross liabilities, except capital and surplus.....		$4,974,273.80
Paid-up capital	$1,000,000.00	
Surplus beyond all liabilities.....	4,663,997.67	
Surplus as regards policy-holders.....		5,663,997.67
Total liabilities, including capital and surplus.....		$10,638,271.47

INCOME.

Cash received for gross premiums.....	$4,929,695.41	
Deduct reinsurance, rebate, and return premiums.....	635,164.43	
Net cash received for premiums—all fire.....		$4,294,530.98

Received for interst on mortgages	$3,769.14
Interest and dividends from all other sources	347,118.95
Income from all other sources	473,990.61
Gross cash income	$5,119,409.68

EXPENDITURES.

Gross amount paid for losses	$2,357,305.30	
Deduct salvage and reinsurance	137,005.99	
Net amount paid for losses—all fire		$2,220,299.31
Dividends paid stockholders		250,000.00
Interest paid scripholders		21.90
Commissions and brokerage		880,650.39
Salaries and fees of officers and employees		317,278.20
State and local taxes		146,785.14
Rents		7,655.00
All other payments and expenditures		268,841.91
Gross cash expenditures		$4,091,531.85

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$845,888,939.00	$7,815,812.37
Written or renewed during the year	600,640,582.00	4,960,236.11
Total	$1,446,529,521.00	$12,776,048.48
Deduct risks expired or terminated	544,069,152.00	4,304,904.68
In force at the end of the year	$902,460,369.00	$8,471,143.80
Deduct amount reinsured	21,351,398.00	233,825.51
Net amount in force Dec. 31, 1900	$881,108,971.00	$8,237,318.29

MISCELLANEOUS.

Losses incurred during the year	$2,267,563.19
Company's stock owned by the directors, at par value	170,200.00
Dividends declared during the year (2½ per cent)	250,000.00
Amount loaned to officers and directors	1,000.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Georgia	$10,000.00	$78,983.03
Virginia	50,000.00	60,444.30
Oregon	50,000.00	14,948.45
New Mexico	10,000.00	4,036.51

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$2,075,972.00
Premiums received	32,122.23
Losses paid	19,420.07
Losses incurred	22,149.01

DELAWARE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated April 10, 1835. Commenced business August 6, 1835.

TATTNALL PAULDING, *President.* HENRY LYLBURN, *Secretary.*

CASH CAPITAL, $702,875.00.

ASSETS.

Cash value of real estate, less encumbrances thereon	$162,500.00
Loans on mortgages of real estate (first liens)	128,700.00
Interest due and accrued thereon	1,818.34
Market value of stocks and bonds	880,896.00
Loans on collateral securities	50,000.00
Cash in company's office	469.48
Cash deposited in bank	157,197.66
Interest due and accrued	12,749.50
Gross premiums in course of collection, less $20,000.00 for commissions, etc	101,244.21
Rents due and accrued	639.23
Bills receivable, not matured, taken for premiums	329.27
All other assets	48,592.02
Gross assets	$1,545,135.71
Deduct ledger liabilities	426.20
Total assets	$1,544,709.51

LIABILITIES.

Net amount of unpaid losses	$63,667.00
Unearned premiums at fifty per cent of gross premiums	512,279.61
Reclaimable on perpetual fire policies	108,924.50
Dividends to stockholders unpaid	77.00
Reinsurance	36,494.36
Gross liabilities, except capital and surplus	$721,442.47

Paid-up capital	$702,875.00	
Surplus beyond all liabilities	120,392.04	
Surplus as regards policy-holders		$823,267.04
Total liabilities, including capital and surplus		$1,544,709.51

INCOME.

Cash received for gross premiums	$1,093,745.08	
Deduct reinsurance, rebate, and return premiums	408,745.44	
Net cash received for premiums—all fire		$684,999.64
Received for interest on mortgages and collateral loans		4,774.99
Interest and dividends from all other sources		46,376.34
Income from all other sources		10,932.56
Deposit premiums received on perpetual fire risks, $14,613.15.		
Gross cash income		$747,083.53

EXPENDITURES.

Gross amount paid for losses	$534,848.15	
Deduct salvage and reinsurance	60,293.63	
Net amount paid for losses—all fire		$474,554.52
Dividends paid stockholders		42,192.50
Commissions and brokerage		146,882.44
Salaries and fees of officers and employees		72,702.30
State and local taxes		29,505.84
Rents		8,672.26
All other payments and expenditures		63,238.97
Deposit premiums returned on perpetual fire risks, $4,595.81.		
Gross cash expenditures		$837,748.83

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$115,990,258.00	$1,302,101.72
Written or renewed during the year	94,592,824.00	1,084,959.73
Total	$210,583,082.00	$2,387,061.45
Deduct risks expired or terminated	79,401,168.00	996,247.70
In force at the end of the year	$131,181,914.00	$1,390,813.75
Deduct amount reinsured	24,345,868.00	366,254.54
Net amount in force Dec. 31, 1900	$106,836,046.00	$1,024,559.21
Perpetual risks in force	$4,255,958.00	$121,027.22

MISCELLANEOUS.

Fire losses incurred during the year	$475,730.00
Company's stock owned by the directors, at par value	62,575.00
Dividends declared during the year (6 per cent)	42,192.50

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Virginia	$39,590.00	$350.00
Georgia	26,750.00	4,410.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$261,830.00
Premiums received	4,849.69
Losses paid	2,918.12
Losses incurred	2,923.00

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

PROVIDENCE, R. I.

Incorporated May, 1859. Commenced business September, 1860.

FRED W. ARNOLD, *President.* JAMES E. TILLINGHAST, *Secretary.*

CASH CAPITAL, $400,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon	$125,000.00
Loans on mortgages of real estate (first liens)	145,950.00
Market value of stocks and bonds	458,840.00
Loans on collateral securities	50,000.00
Cash in company's office	269.95
Cash deposited in bank	49,965.37
Gross premiums in course of collection, less $7,710.10 for commissions, etc	79,627.03
Rents due and accrued	1,285.00
Bills receivable, not matured, taken for premiums	363.75
Premiums more than three months due, $508.02.	
Gross assets	$911,301.10

LIABILITIES.

Net amount of unpaid losses		$41,735.00
Unearned premiums at 50 per cent on fire risks	$314,960.18	
Unearned premiums at 100 per cent on marine risks	7,269.42	
Total unearned premiums		322,229.60
Due and accrued for salaries, rent, and incidental expenses		3,500.00
Return premiums		2,500.00
Reinsurance		500.00
Gross liabilities, except capital and surplus		$370,464.60
Paid-up capital	$400,000.00	
Surplus beyond all liabilities	140,836.50	
Surplus as regards policy-holders		540,836.50
Total liabilities, including capital and surplus		$911,301.10

INCOME.

	Fire.	*Marine and Inland.*	
Cash received for gross premiums	$548,464.13	$7,211.76	
Deduct reinsurance, rebate, and return premiums	85,856.80	426.12	
Net cash received for premiums	$462,607.33	$6,785.64	
			$469,392.97
Received for interest on mortgages and collateral loans			10,259.57
Interest and dividends from all other sources			18,558.29
Income from all other sources			22,490.15
Gross cash income			$520,700.98

EXPENDITURES.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$294,704.67	$9,527.88	
Deduct salvage and reinsurance	15,018.32	5,322.00	
Net amount paid for losses	$279,686.35	$4,205.88	
			$283,892.23
Dividends paid stockholders			28,000.00
Commissions and brokerage			94,359.99
Salaries and fees of officers and employees			36,964.30
State and local taxes			18,171.43
All other payments and expenditures			37,688.28
Gross cash expenditures			$499,076.23

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$48,116,709.00	$518,198.52
Written or renewed during the year	49,689,746.00	562,757.07
Total	$97,806,455.00	$1,080,955.59
Deduct risks expired or terminated	38,363,502.00	421,053.04
In force at the end of the year	$59,442,953.00	$659,902.55
Deduct amount reinsured	2,767,990.00	29,992.45
Net amount in force Dec. 31, 1900	$56,674,963.00	$629,910.10

	Marine and Inland Risks.	*Premiums.*
In force Dec. 31, 1899	$10,583.00	$395.41
Written or renewed during the year	608,007.00	8,957.08
Total	$618,590.00	$9,352.49
Deduct risks expired or terminated	511,897.00	3,487.71
Net amount in force Dec. 31, 1900	$106,693.00	$5,864.78

MISCELLANEOUS.

Fire, marine, and inland losses incurred during the year	$292,149.23
Company's stock owned by the directors, at par value	89,750.00
Dividends declared during the year (7 per cent)	28,000.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$82,600.00
Premiums received	1,111.70
Losses paid	314.35
Losses incurred	314.35

FIRE ASSOCIATION OF PHILADELPHIA.

PHILADELPHIA, PA.

Incorporated March 27, 1820. Commenced business September 1, 1817.

E. C. IRVIN, *President.* BENJAMIN T. HERKNESS, *Secretary.*

CASH CAPITAL, $500,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	$493,600.00
Loans on mortgages of real estate (first liens).....	1,506,810.89
Interest due and accrued thereon.....	42,081.32
Market value of stocks and bonds.....	3,072,426.00
Loans on collateral securities.....	85,140.61
Cash in company's office.....	25,483.59
Cash deposited in bank.....	230,701.90
Interest due and accrued.....	20,986.08
Gross premiums in course of collection, less $166,353.64 for commissions, etc.....	671,909.89
Rents due and accrued.....	2,160.21
Due for reinsurance on losses paid.....	22,596.86
Gross assets.....	$6,173,897.35

ITEMS NOT ADMITTED.

Company's stock owned by company.....	$40,800.00
Total admitted assets.....	$6,133,097.35

LIABILITIES.

Net amount of unpaid losses.....		$314,190.43
Unearned premiums at fifty per cent of gross premiums		2,231,936.01
Reclaimable on perpetual fire policies.....		1,945,077.48
Return premiums		95,971.03
Reinsurance		84,248.70
Gross liabilities, except capital and surplus.....		$4,671,423.65
Paid-up capital.....	$500,000.00	
Surplus beyond all liabilities.....	961,673.70	
Surplus as regards policy-holders.....		1,461,673.70
Total liabilities, including capital and surplus.....		$6,133,097.35

INCOME.

Cash received for gross premiums	$3,719,781.09	
Deduct reinsurance, rebate, and return premiums	802,165.51	
Net cash received for premiums—all fire		$2,917,615.58
Received for interest on mortgages and collateral loans		107,244.70
Interest and dividends from all other sources		137,662.65
Income from all other sources		24,402.53
Deposit premiums received on perpetual fire risks, $87,929.01.		
Gross cash income		$3,186,925.46

EXPENDITURES.

Gross amount paid for losses	$2,086,668.00	
Deduct salvage and reinsurance	243,087.89	
Net amount paid for losses—all fire		$1,843,580.11
Dividends paid stockholders		200,000.00
Commissions and brokerage		658,671.79
Salaries and fees of officers and employees		237,729.22
State and local taxes		112,147.59
All other payments and expenditures		137,092.21
Deposit premiums returned on perpetual fire risks, $92,876.88.		
Gross cash expenditures		$3,189,220.92

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$388,991,323.00	$4,361,622.92
Written or renewed during the year	304,327,744.00	3,753,912.24
Total	$693,319,067.00	$8,115,535.16
Deduct risks expired or terminated	282,637,311.00	3,321,767.20
In force at the end of the year	$410,681,756.00	$4,793,767.96
Deduct amount reinsured	26,900,799.00	329,895.94
Net amount in force Dec. 31, 1900	$383,780,957.00	$4,463,872.02
Perpetual risks in force	$88,116,071.00	$2,116,012.61

MISCELLANEOUS.

Fire losses incurred during the year	$1,797,230.55
Company's stock owned by the directors, at par value	31,300.00
Dividends declared during the year (40 per cent)	200,000.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Virginia	$29,500.00	$30,409.00
Georgia	11,400.00	43,261.00
Oregon	60,500.00	24,274.00
New Mexico	11,000.00	9,746.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$1,365,526.00
Premiums received	22,188.34
Losses paid	20,237.48
Losses incurred	20,239.72

FIRE INSURANCE COMPANY OF THE COUNTY OF PHILADELPHIA.

PHILADELPHIA, PA.

Incorporated May 31, 1832. Commenced business April 19, 1833.

CHARLES R. PECK, *President.* E. A. LAW, *Secretary.*

CASH CAPITAL, $400,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon	$71,000.00
Loans on bond and mortgages (first liens)	223,050.00
Interest due and accrued thereon	3,953.59
Market value of stocks and bonds	536,469.13
Loans on collateral securities	3,200.00
Cash in company's office	1,355.11
Cash deposited in bank	43,749.22
Interest due and accrued	34.40
Gross premiums in course of collection	43,261.94
Rents due and accrued	161.00
Due for reinsurance on losses paid	258.60
Perpetual deposits in other companies	5,292.00
Gross assets	$931,784.99

LIABILITIES.

Net amount of unpaid losses		$16,321.46
Unearned premiums at fifty per cent of gross premiums		127,810.69
Reclaimable on perpetual fire policies		230,038.86
Commissions and brokerage		10,815.48
Gross liabilities, except capital and surplus		$384,986.49
Paid-up capital	$400,000.00	
Surplus beyond all liabilities	146,798.50	
Surplus as regards policy-holders		546,798.50
Total liabilities, including capital and surplus		$931,784.99

INCOME.

Cash received for gross premiums	$285,998.20	
Deduct reinsurance, rebate, and return premiums	88,289.45	
Net cash received for premiums—all fire		$197,708.75
Received for interest on mortgages and collateral loans		11,669.01
Interest and dividends from all other sources		24,510.94
Income from all other sources		4,283.42
Deposit premiums received on perpetual fire risks, $6,286.92.		
Gross cash income		$238,172.12

EXPENDITURES.

Gross amount paid for losses	$225,869.95	
Deduct salvage and reinsurance	77,092.41	
Net amount paid for losses—all fire		$148,777.54
Dividends paid stockholders		24,000.00
Commissions and brokerage		46,478.38
Salaries and fees of officers and employees		15,576.04
State and local taxes		10,241.55
Rents		1,800.00
All other payments and expenditures		25,589.89
Deposit premiums returned on perpetual fire risks, $7,884.05.		
Gross cash expenditures		$272,463.40

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$24,555,534.00	$258,563.25
Written or renewed during the year	27,092,756.00	296,204.77
Total	$51,648,290.00	$554,768.02

Deduct risks expired or terminated.....	$23,116,211.00	$243,518.32
In force at the end of the year.....	$28,532,079.00	$311,249.70
Deduct amount reinsured.....	4,844,665.00	55,628.31
Net amount in force Dec. 31, 1900.....	$23,687,414.00	$255,621.39
Perpetual risks in force.....	$10,466,807.00	$254,023.52

MISCELLANEOUS.

Fire losses incurred during the year.....	$149,214.59
Company's stock owned by the directors, at par value..	133,400.00
Dividends declared during the year (6 per cent).....	24,000.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written.....	$199,266.00
Premiums received.....	2,875.27
Losses paid	1,102.71
Losses incurred	1,104.10

FIREMAN'S FUND INSURANCE COMPANY.

SAN FRANCISCO, CAL.

Incorporated May 3, 1863. Commenced business June 18, 1863.

WILLIAM J. DUTTON, *President.* LOUIS WEINMAN, *Secretary.*

CASH CAPITAL, $1,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	$563,700.00
Loans on mortgages of real estate (first liens).....	280,187.64
Interest due and accrued thereon.....	6,913.34
Market value of stocks and bonds.....	2,262,825.00
Loans on collateral securities.....	181,100.00
Cash in company's office.....	14,472.07
Cash deposited in bank.....	176,032.43
Interest due and accrued.....	790.30
Gross premiums in course of collection, less $61,850.61 for commissions, etc.....	449,868.91
Bills receivable, not matured, taken for premiums.....	1,500.00

Due for reinsurance on losses paid	$13,178.90
All other assets	1,256.56
Gross assets	$3,951,825.15
Deduct ledger liabilities	19,974.60
Total assets	$3,931,850.50

LIABILITIES.

Net amount of unpaid losses		$176,694.22
Unearned premiums at 50 per cent on fire risks	$1,308,486.14	
Unearned premiums at 100 per cent on marine risks	184,545.88	
Total unearned premiums		1,493,032.02
Gross liabilities, except capital and surplus		$1,669,726.24
Paid-up capital	$1,000,000.00	
Surplus beyond all liabilities	1,262,124.31	
Surplus as regards policy-holders		2,262,124.31
Total liabilities, including capital and surplus		$3,931,850.55

INCOME.

	Fire.	*Marine and Inland.*	
Cash received for gross premiums	$2,255,417.59	$879,286.60	
Deduct reinsurance, rebate, and return premiums	657,924.96	556,103.55	
Net cash received for premiums	$1,597,492.63	$323,183.05	
			$1,920,675.68
Received for interest on mortgages and collateral loans			41,749.49
Interest and dividends from all other sources			108,298.74
Income from all other sources			48,941.80
Gross cash income			$2,119,665.71

EXPENDITURES.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$1,236,900.34	$542,487.50	
Deduct salvage and reinsurance	247,948.60	344,990.65	
Net amount paid for losses	$988,951.74	$197,496.85	
			$1,186,448.59
Dividends paid stockholders			120,000.00
Commissions and brokerage			257,301.45
Salaries and fees of officers and employees			236,017.74
State and local taxes			68,432.45
Rents			8,400.00
All other payments and expenditures			182,608.91
Gross cash expenditures			$2,059,209.14

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$225,949,659.00	$2,692,293.65
Written or renewed during the year	192,755,941.00	2,316,597.26
Total	$418,705,600.00	$5,008,890.91
Deduct risks expired or terminated	167,293,911.00	1,982,621.48
In force at the end of the year	$251,411,689.00	$3,026,269.43
Deduct amount reinsured	34,161,293.00	409,297.15
Net amount in force Dec. 31, 1900	$217,250,396.00	$2,616,972.28

	Marine and Inland Risks.	*Premiums.*
In force Dec. 31, 1899	$12,493,114.00	$308,107.38
Written or renewed during the year	101,564,872.00	862,050.30
Total	$114,057,986.00	$1,170,157.68
Deduct risks expired or terminated	103,524,793.00	831,061.85
In force at the end of the year	$10,533,193.00	$339,095.83
Deduct amount reinsured	6,002,768.00	177,915.41
Net amount in force Dec. 31, 1900	$4,530,425.00	$161,180.42

MISCELLANEOUS.

Losses incurred during the year	$1,191,457.64
Company's stock owned by the directors, at par value	101,400.00
Dividends declared during the year (12 per cent)	120,000.00
Amount loaned to stockholders not officers	8,000.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Oregon	$56,000.00	$23,463.15
Virginia	55,400.00	16,244.06
Georgia	13,850.00	28,680.60
New Mexico	10,000.00	11,478.90

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$625,128.42
Premiums received	8,307.98
Losses paid	6,966.94
Losses incurred	7,279.68

FIREMEN'S INSURANCE COMPANY.

NEWARK, N. J.

Incorporated December 3, 1855. Commenced business December 3, 1855.

DANIEL H. DUNHAM, *President.* A. H. HASSINGER, *Secretary.*

CASH CAPITAL, $1,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	$139,396.70
Loans on mortgages of real estate (first liens).....	1,234,704.94
Interest due and accrued thereon.....	17,507.37
Market value of stocks and bonds.	1,132,960.00
Cash in company's office.....	1,870.28
Cash deposited in bank.....	15,703.02
Interest due and accrued.....	7,162.50
Gross premiums in course of collection, less $17,966.63 for commissions, etc.....	66,268.25
Rents due and accrued.....	62.66
Due for reinsurance on losses paid.....	38.79
Gross assets.....	$2,615,674.51

LIABILITIES.

Net amount of unpaid losses.....		$36,615.10
Unearned premiums at fifty per cent of gross premiums		345,044.95
Unpaid scrip ordered to be redeemed.....		1,896.00
Interest due.....		497.55
Return premiums		10,188.32
Reinsurance		5,221.68
Gross liabilities, except capital and surplus.....		$399,463.60
Paid-up capital.....	$1,000,000.00	
Surplus beyond all liabilities.....	1,216,210.91	
Surplus as regards policy-holders.....		2,216,210.91
Total liabilities, including capital and surplus.....		$2,615,674.51

INCOME.

Cash received for gross premiums.....	$554,284.25	
Deduct reinsurance, rebate, and return premiums.....	87,009.61	
Net cash received for premiums—all fire.....		$467,274.64

Received for interest on mortgages	$66,489.67
Interest and dividends from all other sources	50,929.18
Income from all other sources	11,058.77
Gross cash income	$595,752.26

EXPENDITURES.

Gross amount paid for losses	$280,169.22	
Deduct salvage and reinsurance	31,145.44	
Net amount paid for losses—all fire		$249,023.78
Dividends paid stockholders		100,000.00
Commissions and brokerage		107,771.02
Salaries and fees of officers and employees		33,956.00
State and local taxes		22,805.02
All other payments and expenditures		49,927.68
Gross cash expenditures		$563,483.50

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$78,383,240.00	$698,200.35
Written or renewed during the year	57,255,978.00	576,902.57
Total	$135,639,218.00	$1,275,102.92
Deduct risks expired or terminated	41,355,519.00	443,891.12
In force at the end of the year	$94,283,699.00	$831,211.80
Deduct amount reinsured	4,618,966.00	41,121.88
Net amount in force Dec. 31, 1900	$89,664,733.00	$790,089.92

MISCELLANEOUS.

Fire losses incurred during the year	$246,731.90
Company's stock owned by the directors, at par value	281,500.00
Dividends declared during the year (10 per cent)	100,000.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$332,880.00
Premiums received	4,311.01
Losses paid	1,370.46
Losses incurred	1,370.46

FRANKLIN FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated April 22, 1829. Commenced business June, 1829.

JAMES W. MCALLISTER, *President.* EZRA T. CRESSON, *Secretary.*

CASH CAPITAL, $400,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	$232,500.00
Loans on mortgages of real estate (first liens).....	133,858.00
Interest due and accrued thereon.....	2,150.37
Market value of stocks and bonds.....	232,500.00
Loans on collateral securities.....	54,500.00
Cash in company's office.....	3,136.73
Cash deposited in bank.....	92,722.80
Interest due and accrued.....	274.61
Gross premiums in course of collection, less $12,348.85 for commissions, etc.....	59,245.94
Gross assets.....	$3,071,450.45

LIABILITIES.

Net amount of unpaid losses.....		$37,124.16
Unearned premiums at fifty per cent of gross premiums		497,088.63
Reclaimable on perpetual fire policies.....		1,051,609.33
Dividends to stockholders unpaid.....		140.00
Gross liabilities, except capital and surplus.....		$1,585,962.12
Paid-up capital.....	$400,000.00	
Surplus beyond all liabilities.....	1,085,488.33	
Surplus as regards policy-holders.....		1,485,488.33
Total liabilities, including capital and surplus.....		$3,071,450.45

INCOME.

Cash received for gross premiums.....	$631,222.92	
Deduct reinsurance, rebate, and return premiums.....	125,730.89	
Net cash received for premiums—all fire.....		$505,492.03

Received for interest on mortgages and collateral loans..	$12,670.12
Interest and dividends from all other sources.....	109,708.74
Income from all other sources.....	12,767.96
Deposit premiums received on perpetual risks, $9,611.42.	
Gross cash income.....	$640,638.85

EXPENDITURES.

Gross amount paid for losses.....	$353,331.65	
Deduct salvage and reinsurance.....	35,160.02	
Net amount paid for losses—all fire.....		$318,171.63
Dividends paid stockholders.....		80,005.00
Commissions and brokerage.....		110,613.32
Salaries and fees of officers and employees.....		36,361.67
State and local taxes.....		25,685.89
All other payments and expenditures.....		78,886.81
Deposit premiums returned on perpetual fire risks, $43,878.07.		
Gross cash expenditures.....		$649,724.32

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899.....	$89,761,431.00	$956,440.13
Written or renewed during the year.....	55,094,531.00	626,277.70
Total	$144,855,962.00	$1,582,717.83
Deduct risks expired or terminated.....	51,664,931.00	588,540.56
In force at the end of the year.....	$93,191,031.00	$994,177.27
Deduct amount reinsured.....	5,392,243.00	57,391.88
Net amount in force Dec. 31, 1900.....	$87,798,788.00	$936,785.39

MISCELLANEOUS.

Fire losses incurred during the year.....	$329,837.60
Company's stock owned by the directors, at par value....	19,500.00
Dividends declared during the year (20 per cent).....	80,000.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written.....	$132,618.33
Premiums received.....	2,057.12
Losses paid.....	210.40
Losses incurred	210.40

GERMAN AMERICAN INSURANCE COMPANY.

NEW YORK CITY.

Incorporated March, 1872. Commenced business March 7, 1872.

WILLIAM N. KREMER, *President.* CHARLES G. SMITH, *Secretary.*

CASH CAPITAL, $1,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	$15,000.00
Loans on mortgages of real estate (first liens).....	13,000.00
Interest due and accrued thereon.....	173.00
Market value of stocks and bonds.....	7,701,467.00
Cash in company's office.....	9,599.34
Cash deposited in bank.....	350,805.01
Gross premiums in course of collection, less $115,284.62 for commissions, etc.....	470,952.37
Gross assets.....	$8,560,996.72

LIABILITIES.

Net amount of unpaid losses.....		$371,883.00
Unearned premiums at fifty per cent of gross premiums		2,736,229.62
Due and accrued for salaries, rent, and incidental expenses		17,173.66
Return premiums		2,072.26
Reinsurance		159,458.58
Gross liabilities, except capital and surplus.....		$3,286,817.12
Paid-up capital.....	$1,000,000.00	
Surplus beyond all liabilities.....	4,274,179.60	
Surplus as regards policy-holders.....		5,274,179.60
Total liabilities, including capital and surplus.....		$8,560,996.72

INCOME.

Cash received for gross premiums.....	$4,637,678.48	
Deduct reinsurance, rebate, and return premiums.....	1,642,490.40	
Net cash received for premiums—all fire.....		$2,995,188.08
Received for interest on mortgages.....		2,234.45
Interest and dividends from all other sources.....		310,613.16
Income from all other sources.....		38,386.49
Gross cash income.....		$3,346,422.18

EXPENDITURES.

Gross amount paid for losses	$2,494,665.51	
Deduct salvage and reinsurance	782,208.68	
Net amount paid for losses—all fire		$1,712,456.83
Dividends paid stockholders		300,000.00
Commissions and brokerage		482,068.07
Salaries and fees of officers and employees		209,502.70
State and local taxes		98,730.82
Rents		34,495.56
All other payments and expenditures		292,282.21
Gross cash expenditures		$3,129,536.19

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$720,917,823.00	$5,841,188.49
Written or renewed during the year	529,306,767.00	4,731,936.23
Total	$1,250,224,590.00	$10,573,124.72
Deduct risks expired or terminated	456,724,930.00	4,050,183.76
In force at the end of the year	$793,499,660.00	$6,522,940.96
Deduct amount reinsured	142,112,746.00	1,050,483.90
Net amount in force Dec. 31, 1900	$651,386,914.00	$5,472,457.06

MISCELLANEOUS.

Losses incurred during the year	$1,741,331.21
Company's stock owned by the directors, at par value	139,100.00
Dividends declared during the year (30 per cent)	300,000.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Georgia	$13,200.00	$54,810.00
Oregon	66,000.00	35,863.64
Virginia	59,400.00	33,455.13

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$745,550.00
Premiums received	9,922.53
Losses paid	6,190.28
Losses incurred	6,175.28

GERMANIA FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated March, 1859. Commenced business March, 1859.

HUGO SCHUMANN, *President.* CHARLES RUYKHAVER, *Secretary.*

CASH CAPITAL, $1,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	$686,824.27
Loans on mortgages of real estate (first liens).....	378,500.00
Interest due and accrued thereon.....	8,903.75
Market value of stocks and bonds.....	3,480,614.00
Cash in hands of department managers.....	13,862.06
Cash in company's office.....	4,356.76
Cash deposited in bank.....	160,170.55
Interest due and accrued.....	1,250.00
Gross premiums in course of collection, less $2,773.49 for commissions, etc.....	9,072.02
Rents due and accrued.....	2,115.02
All other assets.....	175,656.56
Premiums more than three months due, $2,183.25.	
Gross assets.....	$4,921,324.99

LIABILITIES.

Net amount of unpaid losses.....		$81,571.61
Unearned premiums at fifty per cent of gross premiums		1,532,936.03
Gross liabilities, except capital and surplus.....		$1,614,507.64
Paid-up capital.....	$1,000,000.00	
Surplus beyond all liabilities.....	2,306,817.35	
Surplus as regards policy-holders.....		3,306,817.35
Total liabilities, including capital and surplus.....		$4,921,324.99

INCOME.

Cash received for gross premiums.....	$1,693,888.11	
Deduct reinsurance, rebate, and return premiums.....	495,080.36	
Net cash received for premiums—all fire.....		$1,198,807.75

Received for interest on mortgages	$17,389.48
Interest and dividends from all other sources	141,635.02
Income from all other sources	28,006.26
Gross cash income	$1,385,838.51

EXPENDITURES.

Gross amount paid for losses	$803,642.93	
Deduct salvage and reinsurance	152,489.71	
Net amount paid for losses—all fire		$651,153.22
Dividends paid stockholders		150,000.00
Commissions and brokerage		236,401.49
Salaries and fees of officers and employees		137,606.05
State and local taxes		55,836.56
Rents		21,193.70
All other payments and expenditures		93,282.71
Gross cash expenditures		$1,345,473.73

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$402,859,714.00	$3,157,191.42
Written or renewed during the year	216,550.840.00	1,690,660.88
Total	$619,410,554.00	$4,847,852.30
Deduct risks expired or terminated	213,153,422.00	1,635,403,09
In force at the end of the year	$406,257,132.00	$3,212,449.21
Deduct amount reinsured	19,417,890.00	146,577.15
Net amount in force Dec. 31, 1900	$386,839,242.00	$3,065,872.06

MISCELLANEOUS.

Fire losses incurred during the year	$640,912.47
Company's stock owned by the directors, at par value	196,200.00
Dividends declared during the year (15 per cent)	150,000.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Georgia	$26,000.00	$17,312.74
Virginia	53,663.00	14,730.48

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$176,490.00
Premiums received	2,483.84
Losses paid	392.95
Losses incurred	392.95

GREENWICH INSURANCE COMPANY.

NEW YORK CITY.

Incorporated May 5, 1834. Commenced business January 1, 1835.

MASON A. STONE, *President.* WALTER B. WARD, *Assistant Secretary.*

CASH CAPITAL, $200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	$300,000.00
Market value of stocks and bonds.....	1,254,450.00
Cash in company's office.....	15,616.95
Cash deposited in bank.....	12,945.28
Gross premiums in course of collection, less $50,000.00 for commissions, etc.....	236,820.66
Bills receivable, not matured, taken for premiums.....	13,991.07
All other assets.....	1,754.90
Premiums more than three months due, $20,506.03.	
Gross assets.....	$1,835,578.86
Deduct ledger liabilities.....	118,913.74
Total assets.....	$1,716,665.12

LIABILITIES.

Net amount of unpaid losses.....		$166,965.20
Unearned premiums at fifty per cent of gross premiums		1,051,722.46
Reclaimable on perpetual fire policies.....		931.50
Due and accrued for salaries, rent, and incidental expenses		5,000.00
Return premiums		15,124.75
Reinsurance		5,000.00
Gross liabilities, except capital and surplus.....		$1,244,743.91
Paid-up capital.....	$200,000.00	
Surplus beyond all liabilities.....	271,921.21	
Surplus as regards policy-holders.....		471,921.21
Total liabilities, including capital and surplus.....		$1,716,665.12

INCOME.

	Fire.	*Marine and Inland.*	
Cash received for gross premiums.....	$1,684,444.33	$205,188.49	
Deduct reinsurance, rebate, and return premiums	397,635.96	26,994.47	
Net cash received for premiums.....	$1,286,808.37	$178,194.02	
			$1,465,002.39

Interest and dividends from all sources	$45,420.71
Interest and dividends from all sources	$45,429.71
Gross cash income	$1,531,166.31

EXPENDITURES.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$876,629.62	$105,221.13	
Deduct salvage and reinsurance	137,379.87	15,269.90	
Net amount paid for losses	$739,249.75	$89,951.23	
			$829,200.98
Dividends paid stockholders			20,000.00
Commissions and brokerage			287,248.20
Salaries and fees of officers and employees			133,764.17
State and local taxes			38,726.42
Rents			12,000.00
All other payments and expenditures			201,972.06
Gross cash expenditures			$1,522,911.83

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$263,037,812.00	$1,684,496.57
Written or renewed during the year	211,775,301.00	1,785,380.36
Total	$474,813,113.00	$3,469,876.93
Deduct risks expired or terminated	164,428,586.00	1,223,500.79
In force at the end of the year	$310,384,527.00	$2,246,376.14
Deduct amount reinsured	29,559,597.00	242,701.91
Net amount in force Dec. 31, 1900	$280,824,930.00	$2,003,674.23

	Marine and Inland Risks.	*Premiums.*
In force Dec. 31, 1899	$2,090,204.00	$69,405.29
Written or renewed during the year	53,118,216.00	206,636.98
Total	$55,208,420.00	$276,042.27
Deduct risks expired or terminated	52,510,241.00	173,868.22
In force at the end of the year	$2,698,179.00	$102,174.05
Deduct amount reinsured	27,167.00	1,368.36
Net amount in force	$2,671,012.00	$100,805.69

MISCELLANEOUS.

Losses incurred during the year	$857,565.83
Company's stock owned by the directors, at par value	103,575.00
Dividends declared during the year (10 per cent)	20,000.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Georgia	$10,600.00	$23,823.72
Virginia	10,600.00	9,164.34

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$1,161,377.00
Premiums received	10,580.18
Losses paid	4,288.09
Losses incurred	5,028.41

HANOVER FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April, 1852. Commenced business April, 1852.

CHARLES A. SHAW, *President.* JOSEPH MCCORD, *Secretary.*

CASH CAPITAL, $1,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon	$450,000.00
Loans on mortgages of real estate (first liens)	3,500.00
Interest due and accrued thereon	14.58
Market value of stocks and bonds	2,251,578.75
Cash in company's office	53,978.74
Cash deposited in bank	83,099.57
Interest due and accrued	15,672.50
Gross premiums in course of collection, less $51,473.34 for commissions, etc	240,077.40
Rents due and accrued	1,443.33
Due for reinsurance on losses paid	8,940.83
Premiums more than three months due, $7,440.73.	
Gross assets	$3,108,305.70

LIABILITIES.

Net amount of unpaid losses		$242,943.68
Unearned premiums at fifty per cent of gross premiums		1,260,030.19
Reinsurance		51,362.40
Gross liabilities, except capital and surplus		$1,554,336.27
Paid-up capital	$1,000,000.00	
Surplus beyond all liabilities	553,969.43	
Surplus as regards policy-holders		1,553,969.43
Total liabilities, including capital and surplus		$3,108,305.70

INCOME.

Cash received for gross premiums	$2,309,099.30	
Deduct reinsurance, rebate, and return premiums	588,502.04	
Net cash received for premiums—all fire		$1,720,597.26
Received for interest on mortgages		175.00
Interest and dividends from all other sources		89,158.85
Income from all other sources		52,991.94
Gross cash income		$1,862,923.05

EXPENDITURES.

Gross amount paid for losses	$1,311,853.59	
Deduct salvage and reinsurance	200,040.85	
Net amount paid for losses—all fire		$1,111,812.74
Dividends paid stockholders		100,000.00
Commissions and brokerage		345,859.22
Salaries and fees of officers and employees		147,839.23
State and local taxes		68,207.33
Rents		15,781.00
All other payments and expenditures		142,434.76
Gross cash expenditures		$1,931,934.28

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$252,263,107.25	$2,642,342.20
Written or renewed during the year	228,988,190.30	2,340,886.63
Total	$481,251,297.55	$4,983,228.83
Deduct risks expired or terminated	192,083,905.73	2,042,356.60
In force at the end of the year	$289,167,391.82	$2,940,872.23
Deduct amount reinsured	37,666,216.68	360,911.85
Net amount in force Dec. 31, 1900	$251,501,175.14	$2,579,960.38

MISCELLANEOUS.

Losses incurred during the year	$1,178,023.60
Company's stock owned by the directors, at par value	205,500.00
Dividends declared during the year (10 per cent)	100,000.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Georgia	$11,200.00	$6,226.91
Virginia	59,000.00	26,935.88

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$781,766.41
Premiums received	9,846.80
Losses paid	7,731.47
Losses incurred	9,864.82

HARTFORD FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated May, 1810. Commenced business August, 1810.

GEORGE L. CHASE, *President.* P. C. ROYCE, *Secretary.*

CASH CAPITAL, $1,250,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon	$801,500.00
Loans on mortgages of real estate (first liens)	857,700.00
Interest due and accrued thereon	24,892.19
Market value of stocks and bonds	7,178,654.35
Loans on collateral securities	7,800.00
Cash in company's office	128,251.82
Cash deposited in bank	730,818.30
Interest due and accrued	53.33
Gross premiums in course of collection, less $84,300.00 for commissions, etc	617,700.00
Rents due and accrued	1,469.69
Due for reinsurance on losses paid	9,573.83
All other assets	701,961.22
Gross assets	$11,060,374.93

LIABILITIES.

Net amount of unpaid losses		$655,148.40
Unearned premiums at fifty per cent of gross premiums		5,470,161.10
Return premiums		140,000.00
Gross liabilities, except capital and surplus		$6,265,309.50
Paid-up capital	$1,250,000.00	
Surplus beyond all liabilities	3,545,065.43	
Surplus as regards policy-holders		4,795,065.43
Total liabilities, including capital and surplus		$11,060,374.93

INCOME.

Cash received for gross premiums	$8,442,122.51	
Deduct reinsurance, rebate, and return premiums	1,757,375.93	
Net cash received for premiums—all fire		$6,684,746.58
Received for interest on mortgages and collateral loans		62,211.29
Interest and dividends from all other sources		312,294.51
Income from all other sources		13,682.27
Gross cash income		$7,072,934.65

EXPENDITURES.

Gross amount paid for losses	$5,012,975.13	
Deduct salvage and reinsurance	641,017.47	
Net amount paid for losses—all fire		$4,371,957.66
Dividends paid stockholders		400,000.00
Commissions and brokerage		1,163,657.81
Salaries and fees of officers and employees		511,705.04
State and local taxes		197,520.96
All other payments and expenditures		641,808.64
Gross cash expenditures		$7,286,650.11

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$929,785,474.00	$10,473,015.71
Written or renewed during the year	705,252,502.00	8,442,122.51
Total	$1,635,037,976.00	$18,915,138.22
Deduct risks expired or terminated	665,432,202.00	7,898,152.35
In force at the end of the year	$969,605,774.00	$11,016,985.87
Deduct amount reinsured	7,030,705.00	76,663.66
Net amount in force Dec. 31, 1900	$962,575,069.00	$10,940,322.21

MISCELLANEOUS.

Fire losses incurred during the year	$5,012,539.63
Company's stock owned by the directors, at par value	180,900.00
Dividends declared during the year (32 per cent)	400,000.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Canada	$160,204.00	$135,602.28
Georgia	10,600.00	74,812.77
Virginia	55,387.50	67,352.90
Oregon	100,000.00	21,589.27
New Mexico	10,000.00	10,010.58

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$1,672,928.00
Premiums received	25,072.01
Losses paid	12,466.38
Losses incurred	11,900.97

HOME INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April, 1853. Commenced business April 13, 1853.

JOHN H. WASHBURN, *Vice-President.* A. M. BURTIS, *Secretary.*

CASH CAPITAL, $3,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon	$1,718,265.81
Loans on mortgages of real estate (first liens)	160,400.00
Interest due and accrued thereon	3,471.87
Market value of stocks and bonds	10,338,380.00
Loans on collateral securities	249,375.00
Cash deposited in bank	514,815.89
Interest due and accrued	44,192.67
Gross premiums in course of collection, less $44,170.13 for commissions, etc	193,206.04
All other assets	381,391.57
Gross assets	$13,603,498.85
Deduct ledger liabilities	4,259.26
Total assets	$13,599,239.59

ITEMS NOT ADMITTED.

Agents' debit balances unsecured	$5,481.32	
Bills receivable, past due	94.87	
Total items not admitted		$5,576.19
Total admitted assets		$13,593,663.40

LIABILITIES.

Net amount of unpaid losses		$529,318.81
Unearned premiums at 50 per cent on fire and inland risks	$4,380,029.00	
Unearned premiums at 100 per cent on marine risks	126,899.00	
Total unearned premiums		4,506,928.00
Reinsurance		220,720.75
Gross liabilities, except capital and surplus		$5,256,967.56
Paid-up capital	$3,000,000.00	
Surplus beyond all liabilities	5,336,696.14	
Surplus as regards policy-holders		8,336,696.14
Total liabilities, including capital and surplus		$13,593,663.70

INCOME.

	Fire.	*Marine and Inland.*	
Cash received for gross premiums	$7,156,377.91	$523,451.28	
Deduct reinsurance, rebate, and return premiums	2,503,124.12	264,709.12	
Net cash received for premiums	$4,653,253.79	$258,742.16	
			$4,911,995.95
Received for interest on mortgages and collateral loans			20,798.23
Interest and dividends from all other sources			372,680.53
Income from all other sources			290,331.87
Gross cash income			$5,595,806.58

EXPENDITURES.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$3,598,038.25	$325,937.42	
Deduct salvage and reinsurance	1,059,901.42	150,970.12	
Net amount paid for losses	$2,538,136.83	$174,967.30	
			$2,713,104.13
Dividends paid stockholders			300,000.00
Commissions and brokerage			869,200.63
Salaries and fees of officers and employees			419,159.23

State and local taxes	$187,063.37
Rents	56,679.96
All other payments and expenditures	522,072.05
Gross cash expenditures	$5,067,279.37

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$976,687,393.00	$8,763,019.00
Written or renewed during the year	801,749,520.00	7,087,455.61
Total	$1,778,436,913.00	$15,850,474.61
Deduct risks expired or terminated	726,018,407.00	6,191,532.61
In force at the end of the year	$1,052,418,506.00	$9,658,942.00
Deduct amount reinsured	167,967,353.00	1,139,238.00
Net amount in force Dec. 31, 1900	$884,451,153.00	$8,519,704.00

	Marine and Inland Risks.	*Premiums.*
In force Dec. 31, 1899	$18,501,346.00	$443,005.00
Written or renewed during the year	82,976,503.00	527,967.03
Total	$101,477,849.00	$970,969.03
Deduct risks expired or terminated	82,026,143.00	430,777.03
In force at the end of the year	$19,451,706.00	$540,192.00
Deduct amount reinsured	6,283,131.00	172,940.00
Net amount in force	$13,168,575.00	$367,252.00

MISCELLANEOUS.

Losses incurred during the year	$2,840,915.77
Company's stock owned by the directors, at par value	166,700.00
Dividends declared during the year (10 per cent)	300,000.00
Amount loaned to directors	150,000.00
Amount loaned to stockholders not officers	26,800.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Virginia	$57,500.00	$90,933.37
Georgia	26,000.00	88,871.05
Oregon	61,500.00	43,814.66

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$4,511,280.00
Premiums received	25,357.00
Losses paid	35,318.77
Losses incurred	14,848.62

HOME FIRE AND MARINE INSURANCE COMPANY.

SAN FRANCISCO, CAL.

Incorporated September, 1864. Commenced business 1864.

WILLIAM J. DUTTON, *President.* STEPHEN D. IVES, *Secretary.*

CASH CAPITAL, $300,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon		$234,250.00
Loans on mortgages of real estate (first liens)		239,919.00
Interest due and accrued thereon		3,821.45
Market value of stocks and bonds		327,523.00
Loans on collateral securities		45,500.00
Cash in company's office		1,510.95
Cash deposited in bank		76,832.26
Interest due and accrued		202.50
Gross premiums in course of collection, less $15,371.10 for commissions, etc		92,785.13
Gross assets		$1,022,344.29
Deduct ledger liabilities		1,103.30
Total assets		$1,021,240.99

LIABILITIES.

Net amount of unpaid losses		$34,490.31
Unearned premiums at 50 per cent on fire risks	$335,253.96	
Unearned premiums at 100 per cent on marine risks	57,720.60	
Total unearned premiums		392,974.56
Gross liabilities, except capital and surplus		$427,464.87

Paid-up capital	$300,000.00	
Surplus beyond all liabilities	293,776.12	
Surplus as regards policy-holders		$593,776.12
Total liabilities, including capital and surplus		$1,021,240.99

INCOME.

	Fire.	*Marine and Inland.*	
Cash received for gross premiums	$574,625.47	$108,935.61	
Deduct reinsurance, rebate, and return premiums	148,406.61	18,409.96	
Net cash received for premiums	$426,218.86	$90,525.65	
			$516,744.51
Received for interest on mortgages and collateral loans			18,248.90
Interest and dividends from all other sources			15,119.57
Income from all other sources			11,017.95
Gross cash income			$561,130.93

EXPENDITURES.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$274,324.50	$56,852.21	
Deduct salvage and reinsurance	39,424.18	1,048.54	
Net amount paid for losses	$234,900.32	$55,803.67	
			$290,703.99
Dividends paid stockholders			36,000.00
Commissions and brokerage			78,394.00
Salaries and fees of officers and employees			66,546.04
State and local taxes			16,609.38
Rents			5,280.00
All other payments and expenditures			22,786.18
Gross cash expenditures			$516,319.59

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$49,103,187.00	$635,841.70
Written or renewed during the year	45,830,616.00	595,461.57
Total	$94,933,803.00	$1,231,303.27
Deduct risks expired or terminated	37,633,599.00	483,464.95
In force at the end of the year	$57,300,204.00	$747,838.32
Deduct amount reinsured	5,227,130.00	77,330.38
Net amount in force Dec. 31, 1900	$52,073,074.00	$670,507.94

	Marine and Inland Risks.	*Premiums.*
In force Dec. 31, 1899	$742,922.00	$43,875.55
Written or renewed during the year	12,158,696.00	106,638.29
Total	$12,901,618.00	$150,513.84
Deduct risks expired or terminated	10,858,063.00	94,381.47
In force at the end of the year	$2,043,555.00	$56,132.37
Deduct amount reinsured	112,125.00	5,533.43
Net amount in force Dec. 31, 1900	$1,931,430.00	$50,598.94

MISCELLANEOUS.

Fire, marine, and inland losses incurred during the year	$310,672.59
Company's stock owned by the directors, at par value	1,400.00
Dividends declared during the year (12 per cent)	36,000.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Oregon	$51,100.00	$19,473.28

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$56,714.66
Premiums received	1,062.71
Losses paid	217.28
Losses incurred	207.28

INDEMNITY FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated 1897. Commenced business 1898.

J. MONTGOMERY HARE, *President.* J. H. BURGER, *Secretary.*

CASH CAPITAL, $200,000.00.

ASSETS.

Market value of stocks and bonds	$338,037.50
Cash in company's office	240.56
Cash deposited in bank	14,441.22

Interest due and accrued	$1,625.02
Gross premiums in course of collection, less $5,411.55 for commissions, etc	19,895.80
Gross assets	$374,240.10

LIABILITIES.

Net amount of unpaid losses	$15,434.74
Unearned premiums at fifty per cent of gross premiums	77,994.19
Due and accrued for salaries, rent, and incidental expenses	1,896.02
Return premiums	1,619.94
Reinsurance	951.47
Gross liabilities, except capital and surplus	$97,896.36
Paid-up capital $200,000.00	
Surplus beyond all liabilities 76,343.74	
Surplus as regards policy-holders	276,343.74
Total liabilities, including capital and surplus	$374,240.10

INCOME.

Cash received for gross premiums	$204,551.67	
Deduct reinsurance, rebate, and return premiums	73,580.94	
Net cash received for premiums—all fire		$130,970.73
Interest and dividends from all sources		10,300.10
Income from all other sources		894.46
Gross cash income		$142,165.29

EXPENDITURES.

Gross amount paid for losses	$80,422.74	
Deduct salvage and reinsurance	13,410.47	
Net amount paid for losses—all fire		$67,012.27
Commissions and brokerage		25,413.09
Salaries and fees of officers and employees		11,809.74
State and local taxes		7,039.48
Rents		1,537.88
All other payments and expenditures		12,254.21
Gross cash expenditures		$125,066.67

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$10,441,800.00	$106,311.00
Written or renewed during the year	19,636,913.00	216,132.93
Total	$30,078,713.00	$322,443.93

Deduct risks expired or terminated.....	$13,016,178.00	$131,494.56
In force at the end of the year.....	$17,062,535.00	$190,949.37
Deduct amount reinsured.....	2,751,787.00	34,961.00
Net amount in force Dec. 31, 1900.....	$14,310,748.00	$155,988.37

MISCELLANEOUS.

Fire losses incurred during the year.....	$76,340.08
Company's stock owned by the directors, at par value....	3,500.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written.....	$21,800.00
Premiums received.....	327.93

INSURANCE COMPANY OF NORTH AMERICA.

PHILADELPHIA, PA.

Incorporated April 14, 1794. Commenced business 1792.

CHARLES PLATT, *President.* GREVILLE E. FRYER, *Secretary.*

CASH CAPITAL, $3,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon.....	$855,696.70
Loans on mortgages of real estate (first liens).....	1,712,184.05
Interest due and accrued thereon.....	20,993.19
Market value of stocks and bonds.....	4,932,217.00
Loans on collateral securities.....	94,700.00
Cash deposited in bank.....	916,001.32
Gross premiums in course of collection, less $33,500.00 for commissions, etc.....	282,800.00
Bills receivable, not matured, taken for premiums.....	39,593.19
Due for reinsurance on losses paid.....	15,856.10
Book accounts	51,528.58
Agents' debit balances.....	628,721.81
Total	$9,550,291.94
Deduct ledger liabilities.....	39,912.18
Gross assets.....	$9,510,379.76

ITEMS NOT ADMITTED.

Company's stock owned by company	$33,000.00	
Bills receivable, past due	683.00	
Total items not admitted		$33,683.00
Total admitted assets		$9,476,696.76

LIABILITIES.

Net amount of unpaid losses		$558,322.00
Unearned premiums at 50 per cent on fire risks	$3,121,865.36	
Unearned premiums at 100 per cent on marine risks	235,708.40	
Total unearned premiums		3,357,573.76
Reclaimable on perpetual fire policies		765,309.20
Due and accrued for salaries, rent, and incidental expenses		20,742.30
Gross liabilities, except capital and surplus		$4,701,947.26
Paid-up capital	$3,000,000.00	
Surplus beyond all liabilities	1,774,749.50	
Surplus as regards policy-holders		4,774,749.50
Total liabilities, including capital and surplus		$9,476,696.76

INCOME.

	Fire.	*Marine and Inland.*	
Cash received for gross premiums	$5,266,838.81	$2,249,760.44	
Deduct reinsurance, rebate, and return premiums	1,091,467.02	449,865.01	
Net cash received for premiums	$4,175,371.79	$1,799,895.43	
			$5,975,267.22
Received for interest on mortgages and collateral loans			107,187.60
Interest and dividends from all other sources			221,678.27
Income from all other sources			217,801.29
Deposit premiums received on perpetual fire risks, $15,144.94.			
Gross cash income			$6,521,934.38

EXPENDITURES.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$3,131,778.70	$1,639,025.34	
Deduct salvage and reinsurance	377,676.35	501,431.82	
Net amount paid for losses	$2,754,102.35	$1,137,593.52	
			$3,891,695.87
Dividends paid stockholders			360,000.00
Commissions and brokerage			1,109,958.56

Salaries and fees of officers and employees	$336,142.40
State and local taxes	145,039.10
Rents	19,891.19
All other payments and expenditures	291,972.92
Deposit premiums returned on perpetual fire risks, $22,407.07.	
Gross cash expenditures	$6,154,700.04

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$631,932,545.00	$6,174,045.90
Written or renewed during the year	559,358,869.00	5,280,838.81
Total	$1,191,291,414.00	$11,454,884.71
Deduct risks expired or terminated	520,821,602.00	4,854,077.40
In force at the end of the year	$670,469,812.00	$6,600,807.31
Deduct amount reinsured	35,333,415.00	357,076.59
Net amount in force Dec. 31, 1900	$635,136,397.00	$6,243,730.72
Perpetual risks in force	$33,406,089.14	$841,598.40

	Marine and Inland Risks.	*Premiums.*
In force Dec. 31, 1899	$4,947,925.00	$224,215.33
Written or renewed during the year	398,754,420.00	2,230,060.44
Total	$403,702,345.00	$2,454,275.77
Deduct risks expired or terminated	398,456,504.00	2,218,567.37
Net amount in force Dec. 31, 1900	$5,245,841.00	$235,708.40

MISCELLANEOUS.

Fire, marine, and inland losses incurred during the year	$3,874,631.52
Company's stock owned by the directors, at par value	101,390.00
Dividends declared during the year (12 per cent)	360,000.00
Amount loaned to officers and directors	6,300.00
Amount loaned to stockholders not officers	26,700.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Georgia	$11,300.00	$47,545.45
Virginia	55,650.00	27,489.09
Oregon	60,000.00	12,937.83
New Mexico	10,360.00	10,205.00
Canada	120,990.00	75,612.08

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$2,236,163.00
Premiums received	33,427.87
Losses paid	22,238.43
Losses incurred	26,493.27

LAFAYETTE FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated February 10, 1897. Commenced business February 11, 1897.

ALLEN W. ADAMS, *President.* EDWARD H. BETTS, *Secretary.*

CASH CAPITAL, $200,000.00.

ASSETS.

Market value of stocks and bonds		$309,400.00
Cash deposited in bank		37,695.67
Interest due and accrued		1,763.55
Gross premiums in course of collection, less $15,371.74 for commissions, etc		30,743.47
Gross assets		$379,602.69

LIABILITIES.

Net amount of unpaid losses		$15,589.10
Unearned premiums at fifty per cent of gross premiums		130,062.02
Reinsurance		689.76
Gross liabilities, except capital and surplus		$146,340.88
Paid-up capital	$200,000.00	
Surplus beyond all liabilities	33,261.81	
Surplus as regards policy-holders		233,261.81
Total liabilities, including capital and surplus		$379,602.69

INCOME.

Cash received for gross premiums	$311,995.85	
Deduct reinsurance, rebate, and return premiums	81,983.41	
Net cash received for premiums—all fire		$230,012.44

Interest and dividends from all sources	$9,936.70
Income from all other sources	10,079.43
Gross cash income	$250,028.57

EXPENDITURES.

Gross amount paid for losses	$192,028.75	
Deduct salvage and reinsurance	15,249.43	
Net amount paid for losses—all fire		$176,779.32
Commissions and brokerage		67,920.53
Salaries and fees of officers and employees		2,345.00
State and local taxes		6,280.14
All other payments and expenditures		1,283.13
Gross cash expenditures		$254,608.12

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$19,570,055.00	$206,301.71
Written or renewed during the year	29,788,455.00	323,703.42
Total	$49,358,510.00	$530,005.13
Deduct risks expired or terminated	24,768,818.00	252,808.32
In force at the end of the year	$24,589,692.00	$277,196.81
Deduct amount reinsured	1,932,896.00	17,072.77
Net amount in force Dec. 31, 1900	$22,656,796.00	$260,124.04

MISCELLANEOUS.

Fire losses incurred during the year	$166,052.73
Company's stock owned by the directors, at par value	149,200.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$91,601.00
Premiums received	1,467.70
Losses paid	396.61
Losses incurred	396.61

MANHATTAN FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated February 1, 1869. Commenced business June 19, 1882.

DANIEL MYERS, *President.* JAMES W. DURBROW, *Secretary.*

CASH CAPITAL, $500,000.00.

ASSETS.

Market value of stocks and bonds	$533,337.50
Cash deposited in bank	56,975.32
Interest due and accrued	2,067.71
Gross premiums in course of collection, less $22,668.77 for commissions, etc	216,830.31
Bills receivable, not matured, taken for premiums	21,213.09
Gross assets	$830,423.93
Deduct ledger liabilities	26,009.20
Total assets	$804,414.73

LIABILITIES.

Net amount of unpaid losses		$50,668.81
Unearned premiums at fifty per cent of gross premiums		125,472.00
Due and accrued for salaries, rent, and incidental expenses		1,206.62
Reinsurance		89,053.75
Gross liabilities, except capital and surplus		$266,401.18
Paid-up capital	$500,000.00	
Surplus beyond all liabilities	38,013.55	
Surplus as regards policy-holders		538,013.55
Total liabilities, including capital and surplus		$804,414.73

INCOME.

	Fire.	*Marine and Inland.*	
Cash received for gross premiums	$963,368.53	$78,061.68	
Deduct reinsurance, rebate, and return premiums	438,963.08	20,117.42	
Net cash received for premiums	$524,405.45	$57,934.26	
			$582,339.71

Interest and dividends from all sources	$13,111.40
Income from all other sources	43,044.92
Gross cash income	$638,496.03

EXPENDITURES.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$566,800.88	$12,431.39	
Deduct salvage and reinsurance	41,819.68	.....	
Net amount paid for losses	$524,981.20	$12,431.39	
			$537,412.59
Dividends paid stockholders			40,500.00
Commissions and brokerage			133,760.31
Salaries and fees of officers and employees			44,677.46
State and local taxes			16,683.93
Rents			6,000.00
All other payments and expenditures			51,412.13
Gross cash expenditures			$830,446.42

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$73,511,414.68	$550,571.94
Written or renewed during the year	81,316,760.32	1,054,600.57
Total	$154,828,175.00	$1,605,172.51
Deduct risks expired or terminated	102,834,247.00	1,187,381.31
In force at the end of the year	$51,993,928.00	$417,791.20
Deduct amount reinsured	35,746,358.00	166,847.20
Net amount in force Dec. 31, 1900	$16,247,570.00	$250,944.00

	Marine and Inland Risks.	*Premiums.*
In force Dec. 31, 1899	.....	.....
Written or renewed during the year	$4,830,584.00	$78,051.68
Total	$4,830,584.00	$78,051.68
Deduct risks expired or terminated	4,830,584.00	78,051.68
In force at the end of the year	.....	.....

MISCELLANEOUS.

Fire, marine, and inland losses incurred during the year	$545,694.14
Company's stock owned by the directors, at par value	288,500.00

Dividends declared during the year (8 1-10 per cent).....	$40,500.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Georgia	$11,150.00	$7,431.71
Virginia	28,750.00	4,162.85

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written.....	$431,090.00
Premiums received.....	9,437.51
Losses paid.....	4,095.86
Losses incurred	4,748.64

MERCANTILE FIRE AND MARINE INSURANCE COMPANY.

BOSTON, MASS.

Incorporated February 11, 1823. Commenced business May, 1823.

GEORGE R. ROGERS, *President.* JAMES SIMPSON, *Secretary.*

CASH CAPITAL, $400,000.00.

ASSETS.

Loans on mortgages of real estate (first liens).....	$184,100.00
Market value of stocks and bonds.....	335,983.00
Cash in company's office.....	827.31
Cash deposited in bank.....	23,415.42
Gross premiums in course of collection, less $4,482.32 for commissions, etc.....	74,306.82
Premiums more than three months due, $1,041.56.	
Gross assets.....	$568,632.55

LIABILITIES.

Net amount of unpaid losses.....	$15,523.39
Unearned premiums at fifty per cent of gross premiums	139,987.46
Due and accrued for salaries, rent, and incidental expenses	3,020.05
Return premiums	2,671.51
Reinsurance	604.34
Gross liabilities, except capital and surplus.....	$161,806.75

Paid-up capital	$400,000.00	
Surplus beyond all liabilities	6,825.80	
Surplus as regards policy-holders		$406,825.80
Total liabilities, including capital and surplus		$568,632.55

INCOME.

	Fire.	*Marine and Inland.*	
Cash received for gross premiums	$281,582.24	$910.70	
Deduct reinsurance, rebate, and return premiums	122,796.19	.....	
Net cash received for premiums	$158,786.05	$910.70	
			$159,696.75
Received for interest on mortgages			7,226.12
Interest and dividends from all other sources			15,176.92
Gross cash income			$182,099.79

EXPENDITURES.

Net amount paid for losses—all fire	$114,254.56
Commissions and brokerage	33,824.50
Salaries and fees of officers and employees	22,186.02
State and local taxes	6,065.05
All other payments and expenditures	67,601.25
Gross cash expenditures	$243,931.38

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$34,967,947.00	$361,582.42
Written or renewed during the year	26,740,609.00	284,492.05
Total	$61,708,556.00	$646,074.47
Deduct risks expired or terminated	23,984,104.00	249,815.34
In force at the end of the year	$37,724,452.00	$396,259.13
Deduct amount reinsured	11,840,548.00	116,284.20
Net amount in force Dec. 31, 1900	$25,883,904.00	$279,974.93

MISCELLANEOUS.

Fire losses incurred during the year	$101,726.00
Company's stock owned by the directors, at par value	31,600.00
Amount loaned to officers and directors	14,000.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$389,135.00
Premiums received	4,802.14
Losses paid	2,364.61
Losses incurred	2,379.27

THE MERCHANTS' INSURANCE COMPANY.

NEWARK, N. J.

Incorporated February 18, 1858. Commenced business April 18, 1858.

G. LEE STOUT, *President.* WILLIAM H. GUERIN, *Secretary.*

CASH CAPITAL, $400,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon	$187,028.82
Loans on mortgages of real estate (first liens)	318,500.00
Interest due and accrued thereon	3,845.36
Market value of stocks and bonds	658,700.00
Cash in company's office	12,963.62
Cash deposited in bank	40,391.62
Interest due and accrued	3,761.92
Gross premiums in course of collection, less $36,809.08 for commissions, etc	123,230.42
Rents due and accrued	1,005.34
Due for reinsurance on losses paid	3,498.64
Premiums more than three months due, $4,684.38.	
Gross assets	$1,352,925.74

ITEMS NOT ADMITTED.

Suspense account	$1,028.74
	$1,351,897.00

LIABILITIES.

Net amount of unpaid losses	$95,744.08
Unearned premiums at fifty per cent of gross premiums	654,782.66
Due and accrued for salaries, rent, and incidental expenses	16,618.90
Return premiums	4,684.90
Reinsurance	598.65
Gross liabilities, except capital and surplus	$772,429.19

Paid-up capital	$400,000.00	
Surplus beyond all liabilities	179,467.81	
Surplus as regards policy-holders		$579,467.81
Total liabilities, including capital and surplus		$1,351,897.00

INCOME.

Cash received for gross premiums	$1,264,235.48	
Deduct reinsurance, rebate, and return premiums	440,394.06	
Net cash received for premiums—all fire		$823,841.42
Received for interest on mortgages		18,350.47
Interest and dividends from all other sources		29,747.50
Income from all other sources		26,206.15
Gross cash income		$898,145.54

EXPENDITURES.

Gross amount paid for losses	$814,464.31	
Deduct salvage and reinsurance	139,756.22	
Net amount paid for losses—all fire		$674,708.09
Dividends paid stockholders		32,000.00
Commissions and brokerage		152,445.54
Salaries and fees of officers and employees		150,966.64
State and local taxes		43,134.89
Rents		4,732.50
All other payments and expenditures		40,901.98
Gross cash expenditures		$1,098,889.64

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$160,326,562.00	$1,613,066.28
Written or renewed during the year	118,615,366.00	1,258,244.95
Total	$278,941,928.00	$2,871,311.23
Deduct risks expired or terminated	121,298,954.00	1,309,078.85
In force at the end of the year	$157,642,974.00	$1,562,232.38
Deduct amount reinsured	23,891,339.00	252,667.06
Net amount in force Dec. 31, 1900	$133,751,635.00	$1,309,565.32

MISCELLANEOUS.

Losses incurred during the year	$653,343.78
Company's stock owned by the directors, at par value	85,550.00

Dividends declared during the year (8 per cent).....	$32,000.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Oregon	$55,500.00	$4,172.32

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written*.....	$635,995.00
Premiums received.....	7,121.63
Losses paid.....	6,740.17
Losses incurred	3,161.44

NATIONAL FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June 4, 1869. Commenced business December 1, 1871.

JAMES NICHOLS, *President.* B. R. STILLMAN, *Secretary.*

CASH CAPITAL, $1,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	$331,784.94
Loans on mortgages of real estate (first liens).....	708,815.00
Market value of stocks and bonds.....	3,175,981.00
Cash in company's office.....	545.93
Cash deposited in bank.....	286,594.15
Gross premiums in course of collection, less $70,903.04 for commissions, etc.....	204,096.96
All other assets.....	213,971.36
Gross assets.....	$4,921,789.34

LIABILITIES.

Net amount of unpaid losses.....	$247,489.87
Unearned premiums at fifty per cent of gross premiums	2,006,523.11
Return premiums and reinsurance.....	70,000.00
Contingent reserve	25,000.00
Gross liabilities, except capital and surplus.....	$2,349,012.98

*Tornado risks written, $1,500; premiums received, $3.00.

Paid-up capital	$1,000,000.00	
Surplus beyond all liabilities	1,572,776.36	
Surplus as regards policy-holders		$2,572,776.36
Total liabilities, including capital and surplus		$4,921,789.34

INCOME.

Cash received for gross premiums	$3,854,863.16	
Deduct reinsurance, rebate, and return premiums	905,304.68	
Net cash received for premiums—all fire		$2,949,558.48
Received for interest on mortgages		41,961.04
Interest and dividends from all other sources		149,122.88
Income from all other sources		4,870.26
Gross cash income		$3,145,512.66

EXPENDITURES.

Gross amount paid for losses	$1,796,024.13	
Deduct salvage and reinsurance	271,139.20	
Net amount paid for losses—all fire		$1,524,884.93
Dividends paid stockholders		120,000.00
Commissions and brokerage		467,903.20
Salaries and fees of officers and employees		183,241.96
State and local taxes		94,541.63
All other payments and expenditures		355,248.17
Gross cash expenditures		$2,745,819.89

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$390,393,438.00	$3,904,803.62
Written or renewed during the year	380,426,541.00	3,691,385.98
Total	$770,819,979.00	$7,596,189.60
Deduct risks expired or terminated	300,568,177.00	2,984,245.16
In force at the end of the year	$470,251,802.00	$4,611,944.44
Deduct amount reinsured	68,784,295.00	598,898.22
Net amount in force Dec. 31, 1900	$401,467,507.00	$4,013,046.22

MISCELLANEOUS.

Losses incurred during the year	$1,561,517.06
Company's stock owned by the directors, at par value	85,300.00

Dividends declared during the year (12 per cent)..... $120,000.00
Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Virginia	$50,000.00	$18,895.14
Georgia	28,750.00	18,856.79
Oregon	61,500.00	15,172.49
New Mexico.....	10,000.00	8,187.31

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written.....	$1,336,318.00
Premiums received.....	17,625.29
Losses paid.....	14,454.45
Losses incurred	6,838.40

NIAGARA FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated July, 1850. Commenced business August, 1850.

HAROLD HERRICK, *President.* GEORGE W. DEWEY, *Secretary.*

CASH CAPITAL, $500,000.00.

ASSETS.

Loans on mortgages of real estate (first liens).....	$311,375.00
Interest due and accrued thereon.....	7,706.21
Market value of stocks and bonds.....	2,270,450.00
Cash in company's office.....	654.28
Cash deposited in bank.....	66,848.47
Interest due and accrued.....	2,466.67
Gross premiums in course of collection, less $42,749.34 for commissions, etc.....	227,390.09
Premiums more than three months due, $792.50.	
Gross assets.....	$2,886,890.72

LIABILITIES.

Net amount of unpaid losses.....	$172,828.69
Unearned premiums at fifty per cent of gross premiums..	1,315,899.12
Reinsurance	17,829.56
Gross liabilities, except capital and surplus.....	$1,506,557.37

Paid-up capital	$500,000.00	
Surplus beyond all liabilities	850,083.35	
Surplus as regards policy-holders		$1,350,083.35
Total liabilities, including capital and surplus		$2,856,640.72

INCOME.

Cash received for gross premiums	$2,287,845.25	
Deduct reinsurance, rebate, and return premiums	634,023.60	
Net cash received for premiums—all fire		$1,653,821.65
Received for interest on mortgages		21,048.88
Interest and dividends from all other sources		84,426.36
Gross cash income		$1,759,296.89

EXPENDITURES.

Gross amount paid for losses	$1,326,920.15	
Deduct salvage and reinsurance	301,836.00	
Net amount paid for losses—all fire		$1,025,084.15
Dividends paid stockholders		50,000.00
Commissions and brokerage		314,451.55
Salaries and fees of officers and employees		156,581.60
State and local taxes		47,668.11
Rents		18,037.69
All other payments and expenditures		229,168.24
Gross cash expenditures		$1,840,991.34

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$310,610,626.00	$2,817,152.87
Written or renewed during the year	226,161,265.00	2,318,518.90
Total	$536,771,891.00	$5,135,671.77
Deduct risks expired or terminated	209,311,670.00	2,073,215.09
In force at the end of the year	$327,460,221.00	$3,062,456.68
Deduct amount reinsured	48,222,936.00	430,658.44
Net amount in force Dec. 31, 1900	$279,237,285.00	$2,631,798.24

MISCELLANEOUS.

Fire losses incurred during the year	$1,035,402.18
Company's stock owned by the directors, at par value	165,600.00

Dividends declared during the year (10 per cent)..... $50,000.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Georgia	$11,500.00	$462.81
Virginia	28,750.00	88.50
Oregon	68,500.00	955.70
New Mexico.....	10,000.00	1,000.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written.....	$1,097,974.00
Premiums received.....	21,019.63
Losses paid.....	10,042.63
Losses incurred	12,069.64

ORIENT INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1867. Commenced business January, 1872.

A. G. MCILWAINE, JR., *President.* JAMES WYPER, *Secretary.*

CASH CAPITAL, $500,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	$99,060.33
Loans on mortgages of real estate (first liens).....	173,675.00
Interest due and accrued thereon.....	5,301.76
Market value of stocks and bonds.....	1,807,525.92
Cash in company's office.....	5,551.72
Cash deposited in bank.....	49,961.63
Interest due and accrued.....	25,542.97
Gross premiums in course of collection, less $33,895.36 for commissions, etc.....	169,655.89
Rents due and accrued.....	500.00
All other assets.....	5,000.00
Due for reinsurance on losses paid.....	3,367.75
Premiums more than three months due, $4,082.89.	
Gross assets.....	$2,345,142.97
Deduct ledger liabilities.....	9,453.49
Total assets.....	$2,335,689.48

LIABILITIES.

Net amount of unpaid losses		$222,198.24
Unearned premiums at fifty per cent of gross premiums		917,432.98
Due and accrued for salaries, rent, and incidental expenses		2,500.00
Return premiums		1,820.98
Reinsurance		16,524.10
Gross liabilities, except capital and surplus		$1,160,476.30
Paid-up capital	$500,000.00	
Surplus beyond all liabilities	675,213.18	
Surplus as regards policy-holders		1,175,213.18
Total liabilities, including capital and surplus		$2,335,689.48

INCOME.

	Fire.	*Marine and Inland.*	
Cash received for gross premiums	$1,782,006.71	$9,598.76	
Deduct reinsurance, rebate, and return premiums	647,473.92	9,419.56	
Net cash received for premiums	$1,134,532.79	$179.20	
			$1,134,711.99
Received for interest on mortgages and collateral loans			11,914.69
Interest and dividends from all other sources			61,589.80
Income from all other sources			73,152.43
Gross cash income			$1,281,368.91

EXPENDITURES.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$1,038,438.05	$21,102.17	
Deduct salvage and reinsurance	120,281.94	513.62	
Net amount paid for losses	$918,156.11	$20,588.55	
			$938,744.66
Dividends paid stockholders			25,000.00
Commissions and brokerage			246,574.94
Salaries and fees of officers and employees			87,051.78
State and local taxes			42,897.00
Rents			7,951.28
All other payments and expenditures			108,314.40
Gross cash expenditures			$1,456,534.06

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$174,075,899.00	$2,018,743.75
Written or renewed during the year	188,790,718.00	1,882,964.19
Total	$362,866,617.00	$3,901,707.94
Deduct risks expired or terminated	155,425,077.00	1,858,293.30
In force at the end of the year	$207,441,540.00	$2,043,414.64
Deduct amount reinsured	39,176,133.00	208,548.69
Net amount in force Dec. 31, 1900	$168,265,407.00	$1,834,865.95

	Marine and Inland Risks.	*Premiums.*
In force Dec. 31, 1899	$762,436.00	$23,730.25
Written or renewed during the year	266,264.00	8,392.37
Total	$1,028,700.00	$32,122.62
Deduct risks expired or terminated	610,725.00	25,388.75
In force at the end of the year	$417,975.00	$6,733.87
Deduct amount reinsured	417,975.00	6,733.87
Net amount in force Dec. 31, 1900	.....	.....

MISCELLANEOUS.

Fire, marine, and inland losses incurred during the year	$976,241.97
Dividends declared during the year (5 per cent)	25,000.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Virginia	$29,449.00	$25,374.71
Georgia	11,300.00	28,425.55
Oregon	50,000.00	2,108.03
New Mexico	10,000.00	6,021.65

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$1,011,503.00
Premiums received	14,367.76
Losses paid	4,621.48
Losses incurred	7,288.13

PELICAN ASSURANCE COMPANY.

NEW YORK CITY.

Incorporated March 7, 1899. Commenced business May 1, 1899.

A. D. IRVING, *President.* A. D. IRVING, JR., *Assistant Secretary.*

CASH CAPITAL, $200,000.00.

ASSETS.

Market value of stocks and bonds	$337,247.00
Cash deposited in bank	18,709.29
Interest due and accrued	2,723.20
Gross premiums in course of collection, less $6,896.21 for commissions, etc	20,425.23
Due for reinsurance on losses paid	1,314.13
Premiums more than three months due, $399.56.	
Gross assets	$380,418.85

LIABILITIES.

Net amount of unpaid losses		$15,212.00
Unearned premiums at fifty per cent of gross premiums		67,994.35
Due and accrued for salaries, rent, and incidental expenses		1,428.93
Return premiums		4,670.67
Reinsurance		2,059.50
Gross liabilities, except capital and surplus		$91,365.45
Paid-up capital	$200,000.00	
Surplus beyond all liabilities	90,053.40	
Surplus as regards policy-holders		290,053.40
Total liabilities, including capital and surplus		$381,418.85

INCOME.

Cash received for gross premiums	$179,771.60	
Deduct reinsurance, rebate, and return premiums	46,118.90	
Net cash received for premiums—all fire		$133,652.70
Interest and dividends from all sources		9,221.57
Gross cash income		$142,874.27

EXPENDITURES.

Gross amount paid for losses	$71,202.65	
Deduct salvage and reinsurance	5,569.15	
Net amount paid for losses—all fire		$65,633.50
Commissions and brokerage		34,283.42
Salaries and fees of officers and employees		4,140.00
State and local taxes		4,663.39
All other payments and expenditures		7,796.26
Gross cash expenditures		$116,516.57

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$7,693,021.00	$64,384.18
Written or renewed during the year	20,889,907.00	190,036.57
Total	$28,582,928.00	$258,420.75
Deduct risks expired or terminated	11,286,797.00	96,323.94
In force at the end of the year	$17,296,131.00	$158,096.81
Deduct amount reinsured	2,372,239.00	22,108.10
Net amount in force Dec. 31, 1900	$14,923,892.00	$135,988.71

MISCELLANEOUS.

Fire losses incurred during the year	$72,186.94
Company's stock owned by the directors, at par value	6,500.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$14,250.00
Premiums received	146.78

PENNSYLVANIA FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated March, 1825. Commenced business April, 1825.

R. DALE BENSON, *President.* W. GARDNER CROWELL, *Secretary.*

CASH CAPITAL, $400,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon	$229,666.67
Loans on mortgages of real estate (first liens)	735,100.00

Interest due and accrued thereon	$12,344.40
Market value of stocks and bonds	3,680,075.00
Loans on collateral securities	243,200.00
Cash in company's office	1,632.91
Cash deposited in bank	144,051.61
Interest due and accrued	1,664.69
Gross premiums in course of collection, less $4,000.00 for commissions, etc	285,093.78
Rents due and accrued	393.47
Bills receivable, not matured, taken for premiums	1,700.00
Gross assets	$5,334,922.53

LIABILITIES.

Net amount of unpaid losses		$200,919.02
Unearned premiums at fifty per cent of gross premiums		1,656,842.32
Reclaimable on perpetual fire policies		851,117.95
Gross liabilities, except capital and surplus		$2,708,879.29
Paid-up capital	$400,000.00	
Surplus beyond all liabilities	2,226,043.24	
Surplus as regards policy-holders		2,626,043.24
Total liabilities, including capital and surplus		$5,334,921.53

INCOME.

Cash received for gross premiums	$2,515,604.84	
Deduct reinsurance, rebate, and return premiums	596,610.30	
Net cash received for premiums—all fire		$1,918,994.54
Received for interest on mortgages and collateral loans		39,640.78
Interest and dividends from all other sources		163,921.06
Income from all other sources		29,379.71
Deposit premiums received on perpetual fire risks, $36,332.28.		
Gross cash income		$2,151,936.09

EXPENDITURES.

Gross amount paid for losses	$1,375,518.85	
Deduct salvage and reinsurance	124,508.69	
Net amount paid for losses—all fire		$1,251,010.16
Dividends paid stockholders		100,000.00
Commissions and brokerage		445,125.67
Salaries and fees of officers and employees		93,598.00

State and local taxes	$61,910.35
All other payments and expenditures	117,449.74
Deposit premiums returned on perpetual fire risks, $21,762.54.	
Gross cash expenditures	$2,069,093.92

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$370,220,236.00	$3,264,049.50
Written or renewed during the year	232,425,355.00	2,531,808.12
Total	$602,645,591.00	$5,795,857.62
Deduct risks expired or terminated	213,370,054.00	2,127,854.39
In force at the end of the year	$389,275,537.00	$3,668,003.23
Deduct amount reinsured	45,982,651.00	354,318.59
Net amount in force Dec. 31, 1900	$343,292,886.00	$3,313,684.64

MISCELLANEOUS.

Fire losses incurred during the year	$1,258,714.30
Company's stock owned by the directors, at par value	55,400.00
Dividends declared during the year (25 per cent)	100,000.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Georgia	$11,700.00	$42,527.00
Virginia	23,400.00	16,379.00
Oregon	57,500.00	11,740.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$614,316.00
Premiums received	9,179.65
Losses paid	5,732.00
Losses incurred	5,732.00

PHENIX INSURANCE COMPANY.

BROOKLYN, N. Y.

Incorporated September, 1853. Commenced business September 10, 1853.

GEORGE P. SHELDON, *President.* WILLIAM A. WRIGHT, *Secretary.*

CASH CAPITAL, $1,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	$543,000.00
Loans on mortgages of real estate (first liens).....	75,600.00
Interest due and accrued thereon.....	1,211.64
Market value of stocks and bonds.....	4,058,325.00
Loans on collateral securities.....	66,900.00
Cash in company's office.....	2,706.00
Cash deposited in bank.....	621,256.39
Interest due and accrued.....	6,516.67
Gross premiums in course of collection, less $5,147.15 for commissions, etc.....	29,167.24
Rents due and accrued.....	3,112.38
All other assets.....	416,190.88
Gross assets.....	$5,823,986.20
Deduct ledger liabilities.....	1,342.78
Total assets.....	$5,822,643.42

LIABILITIES.

Net amount of unpaid losses.....		$238,615.50
Unearned premiums at fifty per cent of gross premiums		3,012,359.74
Due and accrued for salaries, rent, and incidental expenses		2,229.92
Return premiums		476.98
Reinsurance		8,137.41
Gross liabilities, except capital and surplus.....		$3,261,819.55
Paid-up capital.....	$1,000,000.00	
Surplus beyond all liabilities.....	1,560,823.87	
Surplus as regards policy-holders.....		2,560,823.87
Total liabilities, including capital and surplus.....		$5,822,643.42

INCOME.

Cash received for gross premiums	$4,099,189.96	
Deduct reinsurance, rebate, and return premiums	742,210.05	
Net cash received for premiums—all fire		$3,356,979.91
Received for interest on mortgages and collateral loans		7,677.38
Interest and dividends from all other sources		127,153.02
Income from all other sources		38,209.43
Gross cash income		$3,530,019.74

EXPENDITURES.

Gross amount paid for losses	$2,156,152.99	
Deduct salvage and reinsurance	220,266.57	
Net amount paid for losses—all fire		$1,935,886.42
Dividends paid stockholders		100,000.00
Commissions and brokerage		628,691.20
Salaries and fees of officers and employees		319,535.39
State and local taxes		112,778.24
Rents		38,486.80
All other payments and expenditures		382,108.28
Gross cash expenditures		$3,517,486.33

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$556,519,631.00	$6,193,577.77
Written or renewed during the year	373,415,424.00	4,117,627.33
Total	$929,935,055.00	$10,311,205.10
Deduct risks expired or terminated	352,830,800.00	3,929,421.39
In force at the end of the year	$577,104,255.00	$6,381,783.71
Deduct amount reinsured	37,170,965.00	357,063.73
Net amount in force Dec. 31, 1900	$539,933,290.00	$6,024,719.98

MISCELLANEOUS.

Fire losses incurred during the year	$1,965,864.06
Company's stock owned by the directors, at par value	146,650.00
Dividends declared during the year (10 per cent)	100,000.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Virginia	$96,000.00	$33,557.51
Georgia	11,500.00	51,095.29
Canada	115,000.00	74,854.83
Oregon	57,500.00	3,070.23

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$1,422,668.00
Premiums received	13,604.93
Losses paid	8,327.71
Losses incurred	8,321.47

PHŒNIX INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated May, 1854. Commenced business June, 1854.

D. W. C. SKILTON, *President.* EDWARD MILLIGAN, *Secretary.*

CASH CAPITAL, $2,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon	$508,245.82
Loans on mortgages of real estate (first liens)	84,169.61
Interest due and accrued thereon	2,327.97
Market value of stocks and bonds	4,203,037.50
Loans on collateral securities	9,000.00
Cash in company's office	26,728.85
Cash deposited in bank	245,517.11
Interest due and accrued	29,735.53
Gross premiums in course of collection, less $56,670.00 for commissions, etc	226,680.00
Rents due and accrued	4,922.37
Agents' debit balances secured	243,682.37
Gross assets	$5,584,047.13
Deduct ledger liabilities	552.88
Total assets	$5,583,494.25

LIABILITIES.

Net amount of unpaid losses		$253,062.15
Unearned premiums at fifty per cent of gross premiums		2,044,561.32
Gross liabilities, except capital and surplus		$2,297,623.47
Paid-up capital	$2,000,000.00	
Surplus beyond all liabilities	1,285,870.78	
Surplus as regards policy-holders		3,285,870.78
Total liabilities, including capital and surplus		$5,583,494.25

INCOME.

Cash received for gross premiums	$3,228,428.77	
Deduct reinsurance, rebate, and return premiums	459,281.80	
Net cash received for premiums—all fire		$2,769,146.97
Received for interest on mortgages and collateral loans		6,887.43
Interest and dividends from all other sources		203,201.60
Income from all other sources		25,753.98
Gross cash income		$3,004,989.98

EXPENDITURES.

Gross amount paid for losses	$1,846,781.45	
Deduct salvage and reinsurance	117,321.84	
Net amount paid for losses—all fire		$1,729,459.61
Dividends paid stockholders		280,000.00
Commissions and brokerage		516,420.00
Salaries and fees of officers and employees		186,692.34
State and local taxes		93,183.12
Rents		16,245.17
All other payments and expenditures		300,122.12
Gross cash expenditures		$3,122,122.36

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$387,052,370.00	$4,077,640.59
Written or renewed during the year	335,540,990.00	3,228,428.77
Total	$722,593,360.00	$7,306,069.36
Deduct risks expired or terminated	311,043,562.00	3,035,840.52
In force at the end of the year	$411,549,798.00	$4,270,228.84
Deduct amount reinsured	16,565,761.00	181,106.20
Net amount in force Dec. 31, 1900	$394,984,037.00	$4,089,122.64

MISCELLANEOUS.

Losses incurred during the year	$1,731,154.00
Company's stock owned by the directors, at par value	64,600.00
Dividends declared during the year (14 per cent)	280,000.00
Amount loaned to officers and directors	30,000.00
Amount loaned to stockholders not officers	39,000.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Oregon	$56,000.00	$10,524.24
Georgia	11,900.00	46,397.77
Canada	207,100.00	87,087.45

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$1,242,812.00
Premiums received	17,637.15
Losses paid	19,157.13
Losses incurred	14,421.90

PROVIDENCE WASHINGTON INSURANCE COMPANY.

PROVIDENCE, R. I.

Incorporated 1799. Commenced business 1799.

J. H. DE WOLF, *President.* E. L. WATSON, *Secretary.*

CASH CAPITAL, $500,000.00.

ASSETS.

Market value of stocks and bonds	$1,776,335.00
Cash in company's office	1,023.04
Cash deposited in bank	105,904.22
Interest due and accrued	7,044.13
Gross premiums in course of collection	207,007.34
Bills receivable, not matured, taken for premiums	27,949.13
Gross assets	$2,125,262.86

ITEMS NOT ADMITTED.

Bills receivable, past due	$2,965.43
Total admitted assets	$2,122,297.43

LIABILITIES.

Net amount of unpaid losses		$192,424.12
Unearned premiums at 50 per cent on fire and inland risks	$868,602.42	
Unearned premiums at 100 per cent on marine risks	102,054.44	
Total unearned premiums		970,656.86
Gross liabilities, except capital and surplus		$1,163,080.98
Paid-up capital	$500,000.00	
Surplus beyond all liabilities	459,216.45	
Surplus as regards policy-holders		959,216.45
Total liabilities, including capital and surplus		$2,122,297.43

INCOME.

	Fire.	*Marine and Inland.*	
Cash received for gross premiums	$1,513,003.13	$587,479.88	
Deduct reinsurance, rebate, and return premiums	456,016.18	185,746.40	
Net cash received for premiums	$1,056,986.95	$401,733.48	
			$1,458,720.43
Interest and dividends from all sources			60,376.81
Income from all other sources			34,781.25
Gross cash income			$1,553,878.49

EXPENDITURES.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$921,095.85	$379,366.37	
Deduct salvage and reinsurance	188,797.61	102,566.90	
Net amount paid for losses	$732,298.24	$276,799.47	
			$1,009,097.71
Dividends paid stockholders			50,000.00
Commissions and brokerage			283,295.20
Salaries and fees of officers and employees			82,963.47
State and local taxes			46,677.43
Rents			5,440.07
All other payments and expenditures			58,177.76
Gross cash expenditures			$1,535,651.64

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$170,124,246.00	$1,715,797.35
Written or renewed during the year	166,631,439.00	1,537,714.44
Total	$336,755,685.00	$3,253,511.79
Deduct risks expired or terminated	148,380,623.00	1,332,803.77
In force at the end of the year	$188,375,062.00	$1,920,708.02
Deduct amount reinsured	26,299,521.00	306,279.36
Net amount in force Dec. 31, 1900	$162,075,541.00	$1,614,428.66

	Marine and Inland Risks.	*Premiums.*
In force Dec. 31, 1899	$6,259,732.00	$215,137.50
Written or renewed during the year	145,082,153.00	598,809.21
Total	$151,341,885.00	$813,946.71
Deduct risks expired or terminated	143,347,050.00	551,257.22
In force at the end of the year	$7,994,835.00	$262,689.49
Deduct amount reinsured	1,365,381.00	47,593.67
Net amount in force Dec. 31, 1900	$6,629,454.00	$215,095.82

MISCELLANEOUS.

Losses incurred during the year	$1,006,688.96
Company's stock owned by the directors, at par value	32,350.00
Dividends declared during the year (10 per cent)	50,000.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$1,559,140.00
Premiums received	9,686.39
Losses paid	6,179.57
Losses incurred	2,253.55

QUEEN INSURANCE COMPANY OF AMERICA.

NEW YORK CITY.

Incorporated September 11, 1891. Commenced business September 11, 1891.

EDWARD F. BEDDALL, *President.* NEVETT S. BARSTOW, *Secretary.*

CASH CAPITAL, $500,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	$720,164.73
Market value of stocks and bonds.....	3,424,316.72
Cash in company's office.....	5,443.35
Cash deposited in bank.....	202,353.83
Interest due and accrued.....	43,232.76
Gross premiums in course of collection, less $85,675.04 for commissions, etc.....	265,463.76
Rents due and accrued.....	3,882.91
Due for reinsurance on losses paid.....	848.66
Premiums more than three months due, $5,366.29.	
Gross assets.....	$4,665,706.72

LIABILITIES.

Net amount of unpaid losses.....		$183,590.84
Unearned premiums at fifty per cent of gross premiums		1,567,894.93
Due and accrued for salaries, rent, and incidental expenses		35,117.96
Return premiums.....		15,114.93
Reinsurance		4,574.03
Premiums paid in advance.....		619.53
Gross liabilities, except capital and surplus.....		$1,806,912.22
Paid-up capital.....	$500,000.00	
Surplus beyond all liabilities.....	2,358,794.50	
Surplus as regards policy-holders.....		2,858,794.50
Total liabilities, including capital and surplus.....		$4,665,706.72

INCOME.

Cash received for gross premiums.....	$2,679,477.33	
Deduct reinsurance, rebate, and return premiums.....	727,590.69	
Net cash received for premiums—all fire.....		$1,951,886.64
Interest and dividends from all sources.....		132,275.89
Income from all other sources.....		91,442.88
Gross cash income.....		$2,175,605.41

EXPENDITURES.

Gross amount paid for losses	$1,550,985.09	
Deduct salvage and reinsurance	287,336.30	
Net amount paid for losses—all fire		$1,263,648.79
Dividends paid stockholders		100,000.00
Commissions and brokerage		321,249.78
Salaries and fees of officers and employees		176,347.46
State and local taxes		73,876.29
Rents		21,896.39
All other payments and expenditures		159,547.28
Gross cash expenditures		$2,116,565.99

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$327,091,647.00	$3,287,644.74
Written or renewed during the year	247,826,193.00	2,712,924.61
Total	$574,917,840.00	$6,000,569.35
Deduct risks expired or terminated	235,125,510.00	2,488,992.21
In force at the end of the year	$339,792,330.00	$3,511,577.14
Deduct amount reinsured	36,318,015.00	375,787.27
Net amount in force Dec. 31, 1900	$303,474,315.00	$3,135,789.87

MISCELLANEOUS.

Losses incurred during the year	$1,257,001.68
Company's stock owned by the directors, at par value	7,500.00
Dividends declared during the year (20 per cent)	100,000.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Canada	$285,488.00	$222,076.12
Oregon	58,294.00	10,266.09
Virginia	29,147.00	31,107.64
Georgia	11,658.00	59,388.05
Nebraska	25,000.00	13,870.37

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$765,889.00
Premiums received	13,118.89
Losses paid	10,754.32
Losses incurred	6,774.32

SECURITY INSURANCE COMPANY.

NEW HAVEN, CONN.

Incorporated April, 1841. Commenced business April, 1841.

CHARLES S. LEETE, *President.* H. MASON, *Secretary.*

CASH CAPITAL, $300,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon		$84,600.00
Loans on mortgages of real estate (first liens)		204,538.78
Interest due and accrued thereon		1,449.68
Market value of stocks and bonds		521,708.23
Loans on collateral securities		22,000.00
Cash in company's office		208.38
Cash deposited in bank		74,423.14
Interest due and accrued		1,550.54
Gross premiums in course of collection, less $17,041.04 for commissions, etc		83,907.10
Rents due and accrued		41.67
Bills receivable, not matured, taken for premiums		4,541.32
Due for reinsurance on losses paid		636.35
Gross assets		$999,605.19

LIABILITIES.

Net amount of unpaid losses		$48,821.55
Unearned premiums at 50 per cent on fire and inland risks	$412,449.68	
Unearned premiums at 100 per cent on marine risks	25,322.60	
Total unearned premiums		437,772.28
Due and accrued for salaries, rent, and incidental expenses		5,771.61
Return premiums		7,444.51
Reinsurance		23,174.87
Gross liabilities, except capital and surplus		$522,984.82
Paid-up capital	$300,000.00	
Surplus beyond all liabilities	176,620.37	
Surplus as regards policy-holders		476,620.37
Total liabilities, including capital and surplus		$999,605.19

INCOME.

	Fire.	*Marine and Inland.*	
Cash received for gross premiums	$736,093.63	$76,671.04	
Deduct reinsurance, rebate, and return premiums	217,608.88	23,785.50	
Net cash received for premiums	$518,484.75	$52,885.54	
			$571,370.29
Received for interest on mortgages and collateral loans			9,180.04
Interest and dividends from all other sources			23,450.92
Income from all other sources			6,549.47
Gross cash income			$610,550.72

EXPENDITURES.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$417,841.45	$49,267.14	
Deduct salvage and reinsurance	77,445.78	11,614.32	
Net amount paid for losses	$340,395.67	$37,652.82	
			$378,048.49
Dividends paid stockholders			24,000.00
Commissions and brokerage			127,463.40
Salaries and fees of officers and employees			36,902.98
State and local taxes			17,733.96
Rents			1,500.00
All other payments and expenditures			47,599.49
Gross cash expenditures			$633,248.32

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$78,419,288.00	$846,187.22
Written or renewed during the year	71,327,483.00	733,048.65
Total	$149,746,771.00	$1,579,235.87
Deduct risks expired or terminated	58,573,671.00	632,898.18
In force at the end of the year	$91,173,100.00	$946,337.69
Deduct amount reinsured	11,365,657.00	121,438.32
Net amount in force Dec. 31, 1900	$79,807,443.00	$824,899.37

	Marine and Inland Risks.	*Premiums.*
In force Dec. 31, 1899	$518,029.00	$26,108.15
Written or renewed during the year	9,074,203.00	80,471.74
Total	$9,592,232.00	$106,579.89

Deduct risks expired or terminated.....	$9,015,939.00	$78,726.41
In force at the end of the year.....	$576,293.00	$27,853.48
Deduct amount reinsured.....	109,900.00	3,889.81
Net amount in force Dec. 31, 1900.....	$466,393.00	$23,963.67

MISCELLANEOUS.

Fire, marine, and inland losses incurred during the year	$364,882.23
Company's stock owned by the directors, at par value...	67,160.00
Dividends declared during the year (8 per cent).....	24,000.00
Amount loaned to officers and directors.....	25,000.00
Amount loaned to stockholders not officers.....	10,000.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written.....	$102,835.00
Premiums received	1,075.53
Losses paid.....	10.00
Losses incurred	10.00

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

SPRINGFIELD, MASS.

Incorporated 1849. Commenced business 1851.

A. W. DAMON, *President.* W. J. MACKAY, *Secretary.*

CASH CAPITAL, $1,500,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	$125,000.00
Loans on mortgages of real estate (first liens).....	616,800.00
Interest due and accrued thereon.....	16,612.77
Market value of stocks and bonds.....	3,723,694.00
Loans on collateral securities.....	40,525.00
Cash in company's office.....	13,179.70
Cash deposited in bank.....	198,562.69
Interest due and accrued.....	31,143.36
Gross premiums in course of collection, less $78,300.00 for commissions, etc.....	313,202.07

Rents due and accrued	$664.17
Due for reinsurance on losses paid	1,939.19
Gross assets	$5,081,322.95

LIABILITIES.

Net amount of unpaid losses		$192,406.75
Unearned premiums at fifty per cent of gross premiums		1,550,620.81
Gross liabilities, except capital and surplus		$1,743,027.56
Paid-up capital	$1,500,000.00	
Surplus beyond all liabilities	1,838,295.39	
Surplus as regards policy-holders		3,338,295.39
Total liabilities, including capital and surplus		$5,081,322.95

INCOME.

Cash received for gross premiums	$2,515,105.67	
Deduct reinsurance, rebate, and return premiums	572,785.32	
Net cash received for premiums—all fire		$1,942,320.35
Received for interest on mortgages and collateral loans		34,006.16
Interest and dividends from all other sources		148,441.35
Income from all other sources		6,658.98
Gross cash income		$2,131,426.84

EXPENDITURES.

Gross amount paid for losses	$1,335,234.80	
Deduct salvage and reinsurance	192,527.10	
Net amount paid for losses—all fire		$1,142,707.20
Dividends paid stockholders		150,000.00
Commissions and brokerage		354,910.29
Salaries and fees of officers and employees		110,745.57
State and local taxes		92,282.18
All other payments and expenditures		231,083.43
Gross cash expenditures		$2,081,728.67

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$308,104,334.00	$3,054,815.61
Written or renewed during the year	236,949,609.00	2,543,613.63
Total	$545,053,943.00	$5,598,429.24

Deduct risks expired or terminated.....	$202,670,909.00	$2,158,999.00
In force at the end of the year.....	$342,383,034.00	$3,439,430.24
Deduct amount reinsured.....	34,854,367.00	328,188.61
Net amount in force Dec. 31, 1900.....	$307,528,667.00	$3,111,241.63

MISCELLANEOUS.

Losses incurred during the year.....	$1,162,469.94
Company's stock owned by the directors, at par value....	94,300.00
Dividends declared during the year (10 per cent).....	150,000.00
Amount loaned to officers and directors.....	4,250.00
Amount loaned to stockholders not officers.....	19,975.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Georgia	$12,500.00	$11,590.03
Oregon	62,500.00	10,698.28

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written.....	$1,137,234.00
Premiums received.....	16,299.96
Losses paid.....	10,110.67
Losses incurred	9,168.42

TRADERS' INSURANCE COMPANY.

CHICAGO, ILL.

Incorporated February, 1865. Commenced business May, 1872.

E. BUCKINGHAM, *President.* S. A. ROTHERMEL, *Secretary.*

CASH CAPITAL, $500,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	$45,746.17
Loans on mortgages of real estate (first liens).....	176,850.00
Interest due and accrued thereon.....	4,214.18
Market value of stocks and bonds.....	1,905,759.40
Loans on collateral securities.....	21,000.00

Cash in company's office	$770.16
Cash deposited in bank	104,116.33
Interest due and accrued	6,616.97
Gross premiums in course of collection, less $15,711.87 for commissions, etc	135,354.78
Rents due and accrued	82.00
All other assets	15,975.24
Premiums more than three months due, $3,374.18.	
Gross assets	$2,416,485.23
Deduct ledger liabilities	10,501.09
Total assets	$2,405,984.14

LIABILITIES.

Net amount of unpaid losses		$106,978.03
Unearned premiums at fifty per cent of gross premiums		743,682.49
Gross liabilities, except capital and surplus		$850,660.52
Paid-up capital	$500,000.00	
Surplus beyond all liabilities	1,055,323.62	
Surplus as regards policy-holders		1,555,323.62
Total liabilities, including capital and surplus		$2,405,984.14

INCOME.

Cash received for gross premiums	$1,401,297.71	
Deduct reinsurance, rebate, and return premiums	312,680.65	
Net cash received for premiums—all fire		$1,088,617.06
Received for interest on mortgages and collateral loans		15,709.92
Interest and dividends from all other sources		79,276.62
Income from all other sources		55,906.62
Gross cash income		$1,239,510.22

EXPENDITURES.

Gross amount paid for losses	$776,344.35	
Deduct salvage and reinsurance	118,008.03	
Net amount paid for losses—all fire		$658,336.32
Dividends paid stockholders		50,000.00
Commissions and brokerage		235,143.85
Salaries and fees of officers and employees		78,028.89
State and local taxes		42,538.49
Rents		6,000.00
All other payments and expenditures		58,510.27
Gross cash expenditures		$1,128,557.82

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$115,540,592.00	$1,312,577.70
Written or renewed during the year	116,075,063.00	1,445,094.26
Total	$231,615,655.00	$2,757,671.96
Deduct risks expired or terminated	106,617,545.00	1,158,206.19
In force at the end of the year	$124,998,110.00	$1,599,465.77
Deduct amount reinsured	8,926,503.00	112,100.78
Net amount in force Dec. 31, 1900	$116,071,607.00	$1,487,364.99

MISCELLANEOUS.

Fire losses incurred during the year	$659,194.02
Company's stock owned by the directors, at par value	142,300.00
Dividends declared during the year (10 per cent)	50,000.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Georgia	$13,825.00	$9,505.89

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$371,582.00
Premiums received	8,214.07
Losses paid	2,589.88
Losses incurred	2,598.92

UNITED FIREMEN'S INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated April 2, 1860. Commenced business April 1, 1861.

ROBERT B. BEATH, *President.* DENNIS J. SWEENEY, *Secretary.*

CASH CAPITAL, $300,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon	$202,100.00
Loans on mortgages of real estate (first liens)	524,881.50
Interest due and accrued thereon	9,192.53
Market value of stocks and bonds	594,700.00
Loans on collateral securities	65,500.00

Cash in company's office	$2,389.17
Cash deposited in bank	74,664.94
Interest due and accrued	1,046.62
Gross premiums in course of collection, less $12,081.97 for commissions, etc	47,869.73
Rents due and accrued	333.32
All other assets	3,703.48
Gross assets	$1,526,381.29

LIABILITIES.

Net amount of unpaid losses		$24,436.88
Unearned premiums at fifty per cent of gross premiums		247,497.13
Reclaimable on perpetual fire policies		730,745.82
Due and accrued for salaries, rent, and incidental expenses		3,131.93
Return premiums		4,864.36
Reinsurance		3,195.73
Taxes		5,000.00
Gross liabilities, except capital and surplus		$1,018,871.85
Paid-up capital	$300,000.00	
Surplus beyond all liabilities	207,509.44	
Surplus as regards policy-holders		507,509.44
Total liabilities, including capital and surplus		$1,526,381.29

INCOME.

Cash received for gross premiums	$363,759.68	
Deduct reinsurance, rebate, and return premiums	62,658.17	
Net cash received for premiums—all fire		$301,101.51
Received for interest on mortgages and collateral loans		36,489.80
Interest and dividends from all other sources		24,985.20
Income from all other sources		9,806.00
Deposit premiums received on perpetual fire risks, $29,031.34.		
Gross cash income		$372,382.51

EXPENDITURES.

Net amount paid for losses—all fire	$212,799.32
Dividends paid stockholders	30,000.00
Commissions and brokerage	71,444.79
Salaries and fees of officers and employees	28,093.14
State and local taxes	13,405.08
All other payments and expenditures	35,261.35
Deposit premiums returned on perpetual fire risks, $23,423.96.	
Gross cash expenditures	$391,003.68

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$48,092,217.00	$471,829.31
Written or renewed during the year	35,889,967.00	370,581.53
Total	$83,982,184.00	$842,410.84
Deduct risks expired or terminated	31,096,419.00	310,138.43
In force at the end of the year	$52,885,765.00	$532,272.41
Deduct amount reinsured	3,187,329.00	37,278.14
Net amount in force Dec. 31, 1900	$49,698,436.00	$494,994.27
Perpetual risks in force	$35,498,634.00	$808,659.18

MISCELLANEOUS.

Fire losses incurred during the year	$197,657.55
Company's stock owned by the directors, at par value	82,610.00
Dividends declared during the year (10 per cent)	30,000.00
Amount loaned to officers and directors	11,700.00
Amount loaned to stockholders not officers	34,500.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$197,503.00
Premiums received	2,600.51
Losses paid	560.94
Losses incurred	556.40

UNITED STATES FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April 1, 1824. Commenced business April 9, 1824.

W. W. UNDERHILL, *President.* SAMUEL M. CRAFT, *Secretary.*

CASH CAPITAL, $250,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon	$46,000.00
Loans on mortgages of real estate (first liens)	309,200.00

Interest due and accrued thereon	$1,850.50
Market value of stocks and bonds	268,171.25
Cash in company's office	6,138.04
Cash deposited in bank	14,916.66
Interest due and accrued	627.07
Gross premiums in course of collection, less $20,897.48 for commissions, etc	75,994.17
Due for reinsurance on losses paid	10.00
Gross assets	$722,907.69

LIABILITIES.

Net amount of unpaid losses	$45,946.53
Unearned premiums at fifty per cent of gross premiums	252,519.95
Due and accrued for salaries, rent, and incidental expenses	1,166.00
Return premiums	24,695.80
Reinsurance	617.30
Gross liabilities, except capital and surplus	$324,945.58
Paid-up capital $250,000.00	
Surplus beyond all liabilities 147,962.11	
Surplus as regards policy-holders	397,962.11
Total liabilities, including capital and surplus	$722,907.69

INCOME.

	Fire.	*Inland.*	
Cash received for gross premiums	$446,879.86	$40,756.82	
Deduct reinsurance, rebate, and return premiums	128,768.21	7,287.59	
Net cash received for premiums	$318,111.65	$33,469.23	
			$351,580.88
Received for interest on mortgages			8,123.39
Interest and dividends from all other sources			17,180.30
Income from all other sources			53,317.92
Gross cash income			$430,202.49

EXPENDITURES.

	Fire.	*Inland.*	
Gross amount paid for losses	$199,750.97	$22,237.47	
Deduct salvage and reinsurance	31,927.09	5,501.15	
Net amount paid for losses	$167,823.88	$16,736.32	
			$184,560.20

Dividends paid stockholders	$20,000.00
Commissions and brokerage	93,682.27
Salaries and fees of officers and employees	25,071.67
State and local taxes	10,628.04
Rents	7,000.00
All other payments and expenditures	30,713.42
Gross cash expenditures	$371,655.60

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$43,084,595.00	$441,281.85
Written or renewed during the year	43,864,763.00	465,457.79
Total	$86,949,358.00	$906,739.64
Deduct risks expired or terminated	33,384,819.00	366,320.74
In force at the end of the year	$53,564,539.00	$540,418.90
Deduct amount reinsured	5,947,352.00	67,219.55
Net amount in force Dec. 31, 1900	$47,617,187.00	$473,199.35

	Inland Risks.	*Premiums.*
In force Dec. 31, 1899	$1,226,092.00	$32,259.71
Written or renewed during the year	2,204,145.00	40,722.98
Total	$3,430,237.00	$72,982.69
Deduct risks expired or terminated	2,347,729.00	40,927.13
In force at the end of the year	$1,082,508.00	$32,055.56
Deduct amount reinsured	4,500.00	215.00
Net amount in force	$1,078,008.00	$31,840.56

MISCELLANEOUS.

Losses incurred during the year	$186,906.62
Company's stock owned by the directors, at par value	63,575.00
Dividends declared during the year (8 per cent)	20,000.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Virginia	$13,800.00	$16,766.71
Oregon	62,500.00	4,244.38

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$174,866.00
Premiums received	2,282.19
Losses paid	30.00
Losses incurred	30.00

WESTCHESTER FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated March 14, 1837. Commenced business January 1, 1870.

GEORGE R. CRAWFORD, *President.* M. O. BROWN, *Secretary.*

CASH CAPITAL, $300,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon		$225,000.00
Loans on mortgages of real estate (first liens)		588,962.50
Interest due and accrued thereon		10,739.50
Market value of stocks and bonds		1,782,450.00
Cash deposited in bank		122,392.56
Gross premiums in course of collection, less $62,254.26 for commissions, etc		213,216.48
Gross assets		$2,942,761.04

LIABILITIES.

Net amount of unpaid losses		$133,142.24
Unearned premiums at fifty per cent of gross premiums		1,249,470.12
Gross liabilities, except capital and surplus		$1,382,612.36
Paid-up capital	$300,000.00	
Surplus beyond all liabilities	1,260,148.68	
Surplus as regards policy-holders		1,560,148.68
Total liabilities, including capital and surplus		$2,942,761.04

INCOME.

Cash received for gross premiums	$1,943,705.53	
Deduct reinsurance, rebate, and return premiums	417,702.20	
Net cash received for premiums—all fire		$1,526,003.33

Received for interest on mortgages	$34,459.21
Interest and dividends from all other sources	78,404.74
Income from all other sources	11,790.75
Gross cash income	$1,650,658.03

EXPENDITURES.

Gross amount paid for losses	$1,034,843.00	
Deduct salvage and reinsurance	147,390.56	
Net amount paid for losses—all fire		$887,452.44
Dividends paid stockholders		48,000.00
Commissions and brokerage		333,399.89
Salaries and fees of officers and employees		111,034.70
State and local taxes		43,501.84
Rents		3,125.08
All other payments and expenditures		138,050.58
Gross cash expenditures		$1,564,564.53

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$243,988,834.00	$2,363,362.11
Written or renewed during the year	197,897,634.00	1,972,144.56
Total	$441,886,468.00	$4,335,506.67
Deduct risks expired or terminated	139,468,551.00	1,626,810.88
In force at the end of the year	$302,417,917.00	$2,708,695.79
Deduct amount reinsured	23,181,085.00	209,755.56
Net amount in force Dec. 31, 1900	$279,236,832.00	$2,498,940.23

MISCELLANEOUS.

Fire losses incurred during the year	$895,128.28
Company's stock owned by the directors, at par value	97,200.00
Dividends declared during the year (16 per cent)	48,000.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Georgia	$11,500.00	$22,491.58
Virginia	16,000.00	13,326.71
Oregon	57,500.00	5,047.56

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$439,357.00
Premiums received	7,526.53
Losses paid	3,400.08
Losses incurred	3,453.26

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

BROOKLYN, N. Y.

Incorporated March, 1853. Commenced business March, 1853.

MARSHALL S. DRIGGS, *President.* FREDERICK H. WAY, *Secretary.*

CASH CAPITAL, $250,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon	$629,000.00
Loans on mortgages of real estate (first liens)	243,900.00
Interest due and accrued thereon	1,751.00
Market value of stocks and bonds	1,035,700.00
Loans on collateral securities	22,500.00
Cash in company's office	2,582.24
Cash deposited in bank	12,884.18
Interest due and accrued	6,032.90
Gross premiums in course of collection, less $18,598.68 for commissions, etc	84,003.21
Rents due and accrued	6,845.51
Premiums more than three months due, $251.31.	
Gross assets	$2,045,199.04

LIABILITIES.

Net amount of unpaid losses	$48,270.58
Unearned premiums at fifty per cent of gross premiums	609,635.24
Dividends to stockholders unpaid	1,996.00
Due and accrued for salaries, rent, and incidental expenses	5,875.78
Reinsurance	2,071.05
Gross liabilities, except capital and surplus	$667,848.65

Paid-up capital	$250,000.00	
Surplus beyond all liabilities	1,127,350.39	
Surplus as regards policy-holders		$1,377,350.39
Total liabilities, including capital and surplus		$2,045,199.04

INCOME.

Cash received for gross premiums	$793,731.30	
Deduct reinsurance, rebate, and return premiums	128,234.17	
Net cash received for premiums—all fire		$665,497.13
Received for interest on mortgages and collateral loans		14,993.23
Interest and dividends from all other sources		42,428.66
Income from all other sources		75,120.22
Gross cash income		$798,039.24

EXPENDITURES.

Gross amount paid for losses	$400,579.34	
Deduct salvage and reinsurance	30,690.48	
Net amount paid for losses—all fire		$369,888.86
Dividends paid stockholders		59,286.00
Commissions and brokerage		170,531.17
Salaries and fees of officers and employees		74,709.40
State and local taxes		24,782.70
Rents		17,200.00
All other payments and expenditures		55,533.02
Gross cash expenditures		$771,931.15

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$143,047,895.00	$1,198,718.95
Written or renewed during the year	86,782,294.00	816,428.77
Total	$229,830,189.00	$2,015,147.72
Deduct risks expired or terminated	80,509,505.00	715,755.66
In force at the end of the year	$149,320,684.00	$1,299,392.06
Deduct amount reinsured	8,137,267.00	80,121.59
Net amount in force Dec. 31, 1900	$141,183,417.00	$1,219,270.47

MISCELLANEOUS.

Fire losses incurred during the year	$365,023.73
Company's stock owned by the directors, at par value	47,800.00
Dividends declared during the year (24 per cent)	60,000.00
Amount loaned to officers and directors	35,000.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Virginia	$13,500.00	$6,554.58
Georgia	11,400.00	13,241.14

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$562,685.00
Premiums received	7,511.60
Losses paid	1,479.31
Losses incurred	1,498.69

MUTUAL
FIRE INSURANCE COMPANIES
OF OTHER STATES.

DETAILED ABSTRACTS FROM THE ANNUAL STATEMENTS OF THE MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES, AUTHORIZED TO DO BUSINESS IN THE STATE OF NEW HAMPSHIRE, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1900.

FITCHBURG MUTUAL FIRE INSURANCE COMPANY.

FITCHBURG, MASS.

Incorporated March 23, 1847. Commenced business September 1, 1847.

HENRY G. MORSE, *President.* LINCOLN R. WELCH, *Secretary.*

I. ASSETS.

Cash value of real estate, less encumbrances		$70,000.00
Loans on mortgages of real estate (first liens)		34,425.00
Value of lands mortgaged	$21,600.00	
Value of buildings thereon	42,100.00	
Insurance held as collateral	39,040.00	
Market value of stocks and bonds		68,425.00
Loans on collateral securities		7,800.00
Cash in company's office		3,021.42
Cash deposited in banks		14,742.92
Interest due and accrued		2,951.04
Premiums in course of collection		10,138.85
Rents due		222.38
Assessable contingent premiums on outstanding risks, $236,941.46.		
Gross available assets		$211,726.61

II. LIABILITIES.

Losses adjusted, due and to become due	$5,195.38	
reported, but not adjusted	987.75	
Gross amount of unpaid losses		$6,183.13
Unearned premiums at fifty per cent of gross premiums		118,449.31
Due or to become due for borrowed money and interest		10,000.00
Profits or surplus due on terminated policies		1,758.62
Commissions on premiums in course of collection		1,520.83
Liabilities, except surplus		$137,911.89
Surplus		73,814.72
Gross liabilities, including surplus		$211,726.61

III. INCOME.

Cash received for gross premiums	$99,943.73	
Deduct reinsurance and return premiums	4,382.40	
Net cash premiums received during the year		$95,561.33

Interest received on mortgages	$1,937.90
Interest and dividends from all other sources	3,372.37
Income from all other sources	4,983.27
Contingent premiums received during the year, $97,524.88.	
Gross cash income	$105,854.87

IV. EXPENDITURES.

Gross amount paid for losses	$44,297.22	
Deduct amount received for reinsurance	1,284.78	
Net amount paid for losses during the year		$43,012.44
Commissions on premiums		14,837.98
Salaries and fees of officers and employees		7,116.59
Profits or surplus on terminated policies		22,726.30
State and local taxes		2,163.98
Rents		1,200.00
Interest on borrowed money		500.00
Office and incidental expenses		10,870.37
Gross cash expenditures		$102,427.66

V. GENERAL ITEMS.

	Amount.	*Cash Premiums.*	*Contingent Premiums.*
Risks in force Jan. 1, 1900	$18,243,804.00	$244,793.46	$244,793.46
Risks written during the year	6,936,158.00	97,524.88	97,524.88
Total	$25,179,962.00	$342,318.34	$342,318.34
Risks terminated during the year	7,186,841.00	103,151.84	103,151.84
In force at the end of the year	$17,993,121.00	$239,166.50	$239,166.50
Deduct amount reinsured	154,033.00	2,225.04	2,225.04
Amount in force Dec. 31, 1900	$17,839,088.00	$236,941.46	$236,941.46

Losses incurred during the year	46,456.03
Percentage of cash premium returned during the year as profit or surplus:	
Twenty and fifty per cent.	

NEW HAMPSHIRE BUSINESS.

Risks written during the year	$1,084,573.00
Cash premiums received	13,907.75
Contingent premiums therewith	13,907.75
Losses paid during the year	5,316.58
Losses incurred during the year	5,831.58

MERCHANTS AND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

WORCESTER, MASS.

Incorporated April 1, 1846. Commenced business, January 1, 1847.

JOHN D. WASHBURN, *President.* E. B. STODDARD, *Secretary.*

I. ASSETS.

Cash value of real estate, less encumbrances		$50,000.00
Loans on mortgages of real estate (first liens)		48,025.00
Value of mortgaged premises	$151,000.00	
Insurance held as collateral	53,450.00	
Market value of stocks and bonds		113,632.00
Cash in company's office		789.98
Cash deposited in banks		3,984.39
Interest due and accrued		2,102.95
Premiums in course of collection		5,534.79
Loans on personal securities		10,750.00
Gross available assets		$234,819.11

Assessable contingent premiums on outstanding risks, $301,281.35.

II. LIABILITIES.

Net amount of unpaid losses	$1,392.94
Unearned premiums at fifty per cent of gross premiums	150,640.67
Return premiums due on cancelled policies	36.69
Profits or surplus due on terminated policies	2,023.70
Commissions on premiums in course of collection	835.46
Liabilities, except surplus	$154,929.46
Surplus	79,889.65
Gross liabilities, including surplus	$234,819.11

III. INCOME.

Cash received for gross premiums	$97,210.40	
Deduct reinsurance and return premiums	3,585.81	
Net cash premiums received during the year		$93,724.59
Interest received on mortgages		609.97
Interest and dividends from all other sources		5,546.81
Income from all other sources		6,177.14
Gross cash income		$106,058.51

Contingent premiums received during the year, $97,616.91.

IV. EXPENDITURES.

Net amount paid for losses during the year	$38,189.90
Commissions on premiums	14,366.52
Salaries and fees of officers and employees	7,205.50
Profits or surplus on terminated policies	40,506.06
State and local taxes	1,881.20
Rents	600.00
Office and incidental expenses	7,821.52
Gross cash expenditures	$110,570.70

V. GENERAL ITEMS.

	Amount.	*Cash Premiums.*	*Contingent Premiums.*
Risks in force Jan. 1, 1900	$20,798,303.00	$308,120.17	$308,120.17
Risks written during the year	6,467,254.00	97,616.91	97,616.91
Total	$27,265,557.00	$405,737.08	$405,737.08
Risks terminated during the year	6,873,787.00	104,455.73	104,455.73
Amount in force Dec. 31, 1900	$20,391,770.00	$301,281.35	$301,281.35

Contingent premiums on outstanding risks, less assessments paid thereon	39,091.40
Losses incurred during the year	38,989.78

Percentage of cash premium returned during the year as profit or surplus:
Twenty, forty, and sixty per cent.

NEW HAMPSHIRE BUSINESS.

Risks written during the year	$361,231.00
Cash premiums received	4,897.90
Contingent premiums therewith	4,897.90
Losses paid during the year	3,540.71
Losses incurred during the year	3,790.71

MERRIMACK MUTUAL FIRE INSURANCE COMPANY.

ANDOVER, MASS.

Incorporated February 7, 1828. Commenced business April 8, 1828.

JOSEPH A. SMART, *President.* GEORGE A. PARKER, *Secretary.*

I. ASSETS.

Cash value of real estate, less encumbrances		$5,500.00
Loans on mortgages of real estate (first liens)		106,500.00
Value of mortgaged premises	$196,650.00	
Insurance held as collateral	117,300.00	
Market value of stock and bonds		118,252.00
Cash in company's office		724.60
Cash deposited in banks		3,408.56
Interest due and accrued		3,217.45
Premiums in course of collection		8,900.72
Gross available assets		$246,503.33

Assessable contingent premiums on outstanding risks, $422,978.69.

II. LIABILITIES.

Net amount of unpaid losses	$4,552.10
Unearned premiums at fifty per cent of gross premiums	211,489.34
Return premiums due on cancelled policies	81.53
Profits or surplus due on terminated policies	4,178.72
Commissions on premiums in course of collection	1,368.08
Liabilities, except surplus	$221,669.77
Surplus	24,833.56
Gross liabilities, including surplus	$246,503.33

III. INCOME.

Cash received for gross premiums	$108,266.05	
Deduct reinsurance and return premiums	4,171.49	
Net cash premiums received during the year		$104,094.56
Interest received on mortgages		5,450.52
Interest and dividends from all other sources		6,047.71
Income from all other sources		106.50
Gross cash income		$115,699.29

Contingent premiums received during the year, $104,379.46.

IV. EXPENDITURES.

Net amount paid for losses during the year	$61,394.94
Commissions on premiums	15,964.00
Salaries and fees of officers and employees	6,276.25
Profits or surplus on terminated policies	60,612.42
State and local taxes	962.40
Rents	720.00
Office and incidental expenses	5,455.42
Gross cash expenditures	$151,385.43

V. GENERAL ITEMS.

	Amount.	*Cash Premiums.*	*Contingent Premiums.*
Risks in force Jan. 1, 1900	$29,908,387.00	$456,317.94	$456,317.94
Risks written during the year	7,006,260.00	104,379.46	104,379.46
Total	$36,914,647.00	$560,697.40	$560,697.40
Risks terminated during the year	8,819,509.00	137,718.71	137,718.71
Amount in force Dec. 31, 1900	$28,095,138.00	$422,978.69	$422,978.69

Losses incurred during the year 55,316.48

Percentage of cash premium returned during the year as profit or surplus:
Twenty, forty, and sixty per cent.

PROVIDENCE MUTUAL FIRE INSURANCE COMPANY.

PROVIDENCE, R. I.

Incorporated 1800. Commenced business 1800.

HENRY R. BARKER, *President.* HARDIN C. WATERS, *Secretary.*

I. ASSETS.

Loans on mortgages of real estate (first liens)		$75,800.00
Market value of stocks and bonds		300,406.00
Value of lands mortgaged	$49,150.00	
Value of buildings thereon	96,300.00	
Insurance held as collateral	76,800.00	
Cash in company's office		744.91

Cash deposited in banks	$74,985.48
Interest due and accrued	1,825.00
Premiums in course of collection	3,460.47
Gross available assets	$457,221.86

Assessable contingent premiums on outstanding risks, $276,107.80.

II. LIABILITIES.

Unearned premiums at fifty per cent of gross premiums	$137,476.52
Commissions on premiums in course of collection	440.12
Rents, taxes, salaries, and incidental expenses	1,259.57
Liabilities, except surplus	$139,176.21
Surplus	318,045.65
Gross liabilities, including surplus	$457,221.86

III. INCOME.

Cash received for gross premiums	$75,556.25	
Deduct reinsurance and return premiums	4,919.39	
Net cash premiums received during the year		$70,636.86
Interest received on mortgages		5,042.16
Interest and dividends from all other sources		12,930.08
Gross cash income		$88,609.10

IV. EXPENDITURES.

Gross amount paid for losses	$25,354.57	
Deduct amount received for reinsurance	85.75	
Net amount paid for losses during the year		$25,268.82
Commissions on premiums		7,367.69
Salaries and fees of officers and employees		10,275.00
Profits or surplus on terminated policies		20,245.82
State and local taxes		2,465.24
Rents		1,436.00
Office and incidental expenses		2,241.51
Gross cash expenditures		$69,300.08

V. GENERAL ITEMS.

	Amount.	*Cash Premiums.*	*Contingent Premiums.*
Risks in force Jan. 1, 1900	$24,972,174.00	$267,308.69	$267,308.69
Risks written during the year	6,985,523.00	74,124.98	74,124.98
Total	$31,957,697.00	$341,433.67	$341,433.67

Risks terminated during the year	$6,133,608.00	$65,325.87	$65,325.87
In force at the end of the year	$25,824,089.00	$276,107,80	$276,107.80
Deduct amount reinsured.....	72,687.00	1,154.77	.....
Amount in force Dec. 31, 1900	$25,751,402.00	$274,953.03	$276,107.80

Losses incurred during the year..... 25,354.57

Percentage of cash premium returned during the year as profit or surplus:

Twenty, thirty, forty, fifty, and sixty-five per cent.

NEW HAMPSHIRE BUSINESS.

Risks written during the year.....	$528,225.00
Cash premiums received.....	6,180.17
Contingent premiums therewith.....	5,640.17
Losses paid during the year.....	3,119.71
Losses incurred during the year.....	3,119.71

QUINCY MUTUAL FIRE INSURANCE COMPANY.

QUINCY, MASS.

Incorporated March 22, 1851. Commenced business May, 1851.

CHARLES A. HOWLAND, *President.* WILLIAM H. FAY, *Secretary.*

I. ASSETS.

Cash value of real estate, less encumbrances.....		$19,800.00
Loans on mortgages of real estate (first liens).....		76,200.00
Value of lands mortgaged.....	$76,000.00	
Value of buildings thereon.....	120,500.00	
Insurance held as collateral.....	92,700.00	
Market value of stocks and bonds.....		311,240.00
Loans on collateral securities.....		132,700.00
Cash in company's office.....		320.00
Cash deposited in banks.....		43,423.58
Interest due and accrued.....		5,739.66
Rents due and accrued.....		412.50
Premiums in course of collection.....		8,411.79
Loans on personal securities.....		46,500.00
Gross available assets.....		$644,747.53

Assessable contingent premiums on outstanding risks, $495,486.39.

II. LIABILITIES.

Losses reported, but not adjusted	$150.00	
resisted, including interest and expenses	1,500.00	
Net amount of unpaid losses		$1,650.00
Unearned premiums at fifty per cent of gross premiums		243,293.73
Profits or surplus due on terminated policies		4,000.00
Commissions on premiums in course of collection		1,310.22
Rents, taxes, salaries, and incidental expenses		450.00
Liabilities, except surplus		$250,703.95
Surplus		394,043.58
Gross liabilities, including surplus		$644,747.53

III. INCOME.

Cash received for gross premiums	$139,574.53	
Deduct reinsurance and return premiums	1,675.42	
Net cash premiums received during the year		$137,899.11
Interest received on mortgages		3,226.76
Interest and dividends from all other sources		21,758.47
Income from all other sources		442.92
Gross cash income		$163,327.26

Contingent premiums received during the year, $140,048.05.

IV. EXPENDITURES.

Net amount paid for losses during the year	$52,958.56
Commissions on premiums	21,486.46
Salaries and fees of officers and employees	14,078.79
Profits or surplus on terminated policies	64,209.54
State and local taxes	3,011.35
Office and incidental expenses	5,725.70
Gross cash expenditures	$161,470.40

V. GENERAL ITEMS.

	Amount.	*Cash Premiums.*	*Deposit Notes.*
Risks in force Jan. 1, 1900	$33,912,668.00	$501,201.65	$501,201.65
Risks written during the year	9,243,937.00	140,048.05	140,048.05
Total	$43,156,605.00	$641,249.70	$641,249.70
Risks terminated during the year	9,566,903.00	145,763.31	145,763.31
Amount in force Dec. 31, 1900	$33,589,702.00	$495,486.39	$495,486.39

Losses incurred during the year	$54,608.56
Percentage of cash premium returned during the year as profit or surplus: Twenty, forty, and sixty per cent.	

NEW HAMPSHIRE BUSINESS.

Risks written during the year	$236,317.00
Cash premiums received	3,551.98
Contingent premiums therewith	3,551.98
Losses paid during the year	290.25
Losses incurred during the year	290.25

TRADERS AND MECHANICS' MUTUAL FIRE INSURANCE COMPANY.

LOWELL, MASS.

Incorporated June, 1848. Commenced business June, 1848.

LEVI SPRAGUE, *President.* EDWARD M. TUCKE, *Secretary.*

I. ASSETS.

Cash value of real estate, less encumbrances	$17,250.00
Loans on mortgages of real estate (first liens)	120,665.00
Market value of stocks and bonds	467,476.50
Loans on collateral securities	6,000.00
Cash in company's office	3,019.86
Cash deposited in banks	16,810.94
Interest due and accrued	4,158.49
Premiums in course of collection	14,049.31
Loans on personal securities	30,230.40
Gross available assets	679,660.50

Assessable contingent premiums on outstanding risks, $647,068.13.

II. LIABILITIES.

Unearned premiums at fifty per cent of gross premiums	$320,029.57
Profits or surplus due on terminated policies	4,740.80
Commissions on premiums in course of collection	1,952.20
Liabilities, except surplus	$326,722.57
Surplus	352,937.93
Gross liabilities, including surplus	$679,660.50

III. INCOME.

Cash received for gross premiums	$177,848.30	
Deduct reinsurance and return premiums	7,174.24	
Net cash premiums received during the year		$170,674.06
Interest received on mortgages		7,120.22
Interest and dividends from all other sources		23,769.99
Income from all other sources		874.68
Gross cash income		$202,438.95

Contingent premiums received during the year, $180,300.45.

IV. EXPENDITURES.

Net amount paid for losses during the year	$76,725.75
Commissions on premiums	25,976.36
Salaries and fees of officers and employees	25,180.80
Profits or surplus on terminated policies	91,471.70
State and local taxes	2,522.61
Rents	1,600.00
Gross cash expenditures	$223,477.22

V. GENERAL ITEMS.

	Amount.	*Cash Premiums.*	*Contingent Premiums.*
Risks in force Jan. 1, 1900	$44,287,212.00	$673,421.29	$673,421.29
Risks written during the year	11,661,062.00	180,300.45	180,300.45
Total	$55,948,274.00	$853,721.74	$853,721.74
Risks terminated during the year	13,182,883.00	206,653.61	206,653.61
Amount in force Dec. 31, 1900	$42,765,391.00	$647,068.13	$647,068.13

Losses incurred during the year	76,725.75

Percentage of cash premium returned during the year as profit or surplus:
Twenty, forty, and seventy per cent.

NEW HAMPSHIRE BUSINESS.

Risks written during the year	$813,080.00
Cash premiums received	11,573.45
Contingent premiums therewith	11,573.45
Losses paid during the year	4,754.14
Losses incurred during the year	4,754.14

FIRE AND FIRE-MARINE
INSURANCE COMPANIES
OF OTHER COUNTRIES

UNITED STATES BRANCHES

DETAILED ABSTRACTS FROM THE ANNUAL STATEMENTS OF THE FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER COUNTRIES, AUTHORIZED TO DO BUSINESS IN THE STATE OF NEW HAMPSHIRE, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1900.

AACHEN AND MUNICH FIRE INSURANCE COMPANY.

UNITED STATES BRANCH.

AIX-LA-CHAPELLE, GERMANY.

Commenced business in the United States, 1895.

Resident Managers, WEED AND KENNEDY, New York City.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Market value of stocks and bonds	$741,527.50
Cash in company's office	40.08
Cash deposited in bank	75,345.66
Interest due and accrued	920.00
Gross premiums in course of collection, less $16,245.78 for commissions, etc	97,142.13
Bills receivable, not matured, taken for premiums	1,787.43
Agents' balances	1,378.84
Premiums more than three months due, $1,170.97.	
Gross assets	$918,141.64
Deduct ledger liabilities	1,441.66
Total assets	$916,699.98

LIABILITIES.

Net amount of unpaid losses		$54,029.85
Unearned premiums at fifty per cent of gross premiums		356,631.49
Return premiums		13,163.33
Reinsurance		2,476.09
All other liabilities		389.84
Gross liabilities, except capital and surplus		$426,690.60
Deposit capital	$200,000.00	
Surplus beyond all liabilities	290,009.38	
Surplus as regards policy-holders		490,009.38
Total liabilities, including capital and surplus		$916,699.98

INCOME.

Cash received for gross premiums	$723,335.27	
Deduct reinsurance, rebate, and return premiums	180,718.66	
Net cash received for premiums—all fire		$542,616.61
Interest and dividends from all sources		23,552.24
Income from all other sources		4,943.11
Received from home office, $5,467.16.		
Gross cash income		$571,111.96

EXPENDITURES.

Gross amount paid for losses	$402,363.69	
Deduct salvage and reinsurance	45,508.52	
Net amount paid for losses—all fire		$356,855.17
Commissions and brokerage		106,872.87
Salaries and fees of officers and employees		69,838.80
State and local taxes		18,662.87
Rents		3,558.08
All other payments and expenditures		38,836.56
Remitted to home office, $11,746.08.		
Gross cash expenditures		$594,624.35

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$50,124,854.00	$645,574.62
Written or renewed during the year	59,521,885.00	766,359.55
Total	$109,646,739.00	$1,411,934.17
Deduct risks expired or terminated	49,618,425.00	632,514.55
In force at the end of the year	$60,028,314.00	$779,419.62
Deduct amount reinsured	5,150,099.00	66,156.63
Net amount in force Dec. 31, 1900	$54,878,215.00	$713,262.99

MISCELLANEOUS.

Losses incurred during the year	$356,929.09

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Oregon	$69,125.00	$14,127.67

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$205,268.00
Premiums received	3,850.26
Losses paid	189.22
Losses incurred	192.47

BRITISH AMERICA ASSURANCE COMPANY.

UNITED STATES BRANCH.

TORONTO, CANADA.

Commenced business in the United States, 1874.

GEORGE A. COX, *President.* P. H. SIMS, *Secretary.*

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Loans on mortgages of real estate (first liens)	$10,000.00
Market value of stocks and bonds	967,448.76
Cash deposited in bank	86,671.40
Interest due and accrued	14,338.37
Bills receivable, not matured, taken for premiums	476.28
Agents' debit balances	177,373.29
Gross assets	$1,256,308.10

LIABILITIES.

Net amount of unpaid losses		$108,932.39
Unearned premiums at 50 per cent on fire and inland risks	$682,375.13	
Unearned premiums at 100 per cent on marine risks	1,187.39	
Total unearned premiums		683,562.52
Gross liabilities, except capital and surplus		$792,494.91
Deposit capital	$200,000.00	
Surplus beyond all liabilities	263,813.19	
Surplus as regards policy-holders		463,813.19
Total liabilities, including capital and surplus		$1,256,308.10

INCOME.

	Fire.	*Marine and Inland.*	
Cash received for gross premiums	$1,250,405.95	$385,587.76	
Deduct reinsurance, rebate, and return premiums	259,645.68	115,005.24	
Net cash received for premiums	$990,760.27	$270,582.52	
			$1,261,342.79
Interest and dividends from all sources			31,114.23
Income from all other sources			1,975.06
Received from home office, $38,380.27.			
Gross cash income			$1,294,432.08

EXPENDITURES.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$828,688.54	$228,128.04	
Deduct salvage and reinsurance	125,797.99	62,776.28	
Net amount paid for losses	$702,890.55	$165,351.76	
			$868,242.31
Commissions and brokerage			230,378.76
Salaries and fees of officers and employees			60,366.34
State and local taxes			40,414.31
All other payments and expenditures			64,116.70
Gross cash expenditures			$1,263,518.42

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$129,158,982.00	$1,190,856.64
Written or renewed during the year	105,027,258.00	1,250,405.95
Total	$234,186,240.00	$2,441,262.59
Deduct risks expired or terminated	112,105,317.00	1,113,171.26
In force at the end of the year	$122,080,923.00	$1,328,091.33
Deduct amount reinsured	2,014,518.00	22,183.05
Net amount in force Dec. 31, 1900	$120,066,405.00	$1,305,908.28

	Marine and Inland Risks.	*Premiums.*
In force Dec. 31, 1899	$2,411,469.00	$43,380.76
Written or renewed during the year	36,916,882.00	385,587.76
Total	$39,328,351.00	$428,968.52
Deduct risks expired or terminated	37,357,413.00	368,939.14
Net amount in force Dec. 31, 1900	$1,970,938.00	$60,029.38

MISCELLANEOUS.

Losses incurred during the year $882,721.81

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
California	$117,700.00	$30,061.75
Georgia	12,050.00	13,665.77
New Mexico	10,000.00	6,719.13
Ohio	113,375.00	39,325.79
Virginia	27,321.06	11,636.21

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$343,170.00
Premiums received	5,652.63
Losses paid	3,768.76
Losses incurred	4,165.01

CALEDONIAN INSURANCE COMPANY.

UNITED STATES BRANCH.

EDINBURGH, SCOTLAND.

Commenced business in the United States, 1890.

Resident Manager, CHARLES H. POST, New York City.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Market value of stocks and bonds	$1,604,660.00
Cash in company's office	903.12
Cash deposited in bank	123,931.95
Interest due and accrued	14,484.15
Gross premiums in course of collection, less $35,245.85 for commissions, etc	128,779.13
Bills receivable, not matured, taken for premiums	493.96
Due for reinsurance on losses paid	2,119.50
Premiums more than three months due, $9,071.50.	
Gross assets	$1,875,371.81
Deduct ledger liabilities	24,514.03
Total assets	$1,850,857.78

LIABILITIES.

Net amount of unpaid losses		$112,465.46
Unearned premiums at fifty per cent of gross premiums		910,849.72
Contingent reserve		10,000.00
Gross liabilities, except capital and surplus		$1,033,315.18
Deposit capital	$200,000.00	
Surplus beyond all liabilities	617,542.60	
Surplus as regards policy-holders		817,542.60
Total liabilities, including capital and surplus		$1,850,857.78

INCOME.

Cash received for gross premiums	$1,699,886.13	
Deduct reinsurance, rebate, and return premiums	471,477.72	
Net cash received for premiums—all fire		$1,228,408.41
Interest and dividends from all sources		62,762.90
Income from all other sources		14,392.70
Gross cash income		$1,305,564.01

EXPENDITURES.

Gross amount paid for losses	$988,840.45	
Deduct salvage and reinsurance	138,352.20	
Net amount paid for losses—all fire		$850,488.25
Commissions and brokerage		259,400.45
Salaries and fees of officers and employees		90,008.27
State and local taxes		40,320.19
Rents		8,670.21
All other payments and expenditures		73,681.94
Remitted to home office, $38,478.01.		
Gross cash expenditures		$1,322,569.31

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$201,164,302.00	$1,976,143.54
Written or renewed during the year	156,983,363.00	1,702,843.15
Total	$358,147,665.00	$3,678,986.69
Deduct risks expired or terminated	152,761,443.00	1,598,166.24
In force at the end of the year	$205,386,222.00	$2,080,820.45
Deduct amount reinsured	23,791,040.00	259,121.00
Net amount in force Dec. 31, 1900	$181,595,182.00	$1,821,699.45

MISCELLANEOUS.

Losses incurred during the year $796,862.52

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$115,500.00	$43,932.65
Oregon	60,875.00	3,436.29
Georgia	10,575.00	16,415.47
Virginia	26,500.00	14,819.89

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$748,801.00
Premiums received	13,868.67
Losses paid	2,760.74
Losses incurred	2,646.68

COMMERCIAL UNION ASSURANCE COMPANY.

(LIMITED.)

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1871.

Resident Manager, A. H. WRAY, New York City.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon	$888,148.69
Loans on mortgages of real estate (first liens)	230,500.00
Interest due and accrued thereon	4,010.41
Market value of stocks and bonds	1,882,393.75
Cash in company's office	10,605.86
Cash deposited in bank	177,098.83
Interest due and accrued	17,308.30
Gross premiums in course of collection, less $64,639.59 for commissions, etc	414,991.60
Rents due and accrued	8,055.54
Bills receivable, not matured, taken for premiums	5,875.67
Due for reinsurance on losses paid	143,266.53
Agents' balances	5,736.67
Gross assets	$3,787,991.85

ITEMS NOT ADMITTED.

Agents' balances unsecured	$891.40	
Depreciation in assets to bring same to market value	663.12	
Total items not admitted		$1,554.52
Total admitted assets		$3,786,437.33

LIABILITIES.

Net amount of unpaid losses		$321,649.00
Unearned premiums at fifty per cent of gross premiums		1,945,727.66
Reclaimable on perpetual fire policies		97,723.54
Return premiums		4,820.62
Reinsurance		2,355.95
Gross liabilities, except capital and surplus		$2,372,276.77
Deposit capital	$200,000.00	
Surplus beyond all liabilities	1,214,160.56	
Surplus as regards policy-holders		1,414,160.56
Total liabilities, including capital and surplus		$3,786,437.33

INCOME.

	Fire.	*Marine and Inland.*	
Cash received for gross premiums	$3,140,901.62	$101,740.40	
Deduct reinsurance, rebate, and return premiums	646,694.54	18,557.58	
Net cash received for premiums	$2,494,207.08	$83,182.82	
			$2,577,389.90
Received for interest on mortgages			11,032.50
Interest and dividends from all other sources			74,680.13
Income from all other sources			89,586.36
Gross cash income			$2,752,688.89

EXPENDITURES.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$1,899,872.25	$42,284.99	
Deduct salvage and reinsurance	131,714.14	8,967.47	
Net amount paid for losses	$1,768,158.11	$33,317.52	
			$1,801,475.63
Commissions and brokerage			492,586.90
Salaries and fees of officers and employees			140,631.61
State and local taxes			95,100.28
Rents			21,398.25
All other payments and expenditures			131,657.99
Remitted to home office, $101,444.79.			
Gross cash expenditures			$2,682,850.66

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$423,184,788.00	$3,929,661.28
Written or renewed during the year	309,974,637.00	3,226,627.04
Total	$733,159,425.00	$7,156,288.32
Deduct risks expired or terminated	303,424,536.00	3,076,165.29
In force at the end of the year	$429,734,889.00	$4,080,123.03
Deduct amount reinsured	28,017,211.00	222,799.62
Net amount in force Dec. 31, 1900	$401,717,678.00	$3,857,323.41
Perpetual risks in force	$5,193,107.03	$108,581.71

	Marine and Inland Risks.	*Premiums.*
In force Dec. 31, 1899	$385,720.00	$19,255.86
Written or renewed during the year	38,509,391.00	102,216.47
Total	$38,895,111.00	$121,472.33
Deduct risks expired or terminated	38,086,015.00	85,259.67
In force at the end of the year	$809,096.00	$36,212.66
Deduct amount reinsured	53,000.00	2,080.73
Net amount in force Dec. 31, 1900	$756,096.00	$34,131.93

MISCELLANEOUS.

Losses incurred during the year $6,752,481.63

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$138,000.00	$99,364.26
Virginia	69,000.00	47,073.09
Georgia	13,800.00	63,236.61
Oregon	69,000.00	13,671.42

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written*	$1,136,310.00
Premiums received	17,696.17
Losses paid	13,401.16
Losses incurred	14,671.77

*Tornado risks written, $9,500.00; premiums thereon, $20.60.

HAMBURG-BREMEN FIRE INSURANCE COMPANY.

UNITED STATES BRANCH.

HAMBURG, GERMANY.

Commenced business in the United States, 1858.

Resident Manager, F. O. AFFELD, New York City.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Market value of stocks and bonds	$1,283,927.09
Loans on collateral securities	65,000.00
Cash deposited in bank	93,724.64
Interest due and accrued	15,429.16
Gross premiums in course of collection, less $34,049.79 for commisions, etc	94,845.15
Gross assets	$1,552,926.04

LIABILITIES.

Net amount of unpaid losses		$62,950.00
Unearned premiums at fifty per cent of gross premiums		953,428.38
Gross liabilities, except capital and surplus		$1,016,378.38
Deposit capital	$200,000.00	
Surplus beyond all liabilities	336,547.66	
Surplus as regards policy-holders		536,547.66
Total liabilities, including capital and surplus		$1,552,926.04

INCOME.

Cash received for gross premiums	$1,622,790.74	
Deduct reinsurance, rebate, and return premiums	308,781.22	
Net cash received for premiums—all fire		$1,314,009.52
Interest and dividends from all sources		53,920.89
Income from all other sources		2,977.60
Gross cash income		$1,370,908.01

EXPENDITURES.

Gross amount paid for losses	$857,500.68	
Deduct salvage and reinsurance	63,302.06	
Net amount paid for losses—all fire		$794,198.62
Commissions and brokerage		254,582.67
Salaries and fees of officers and employees		53,372.16
State and local taxes		40,079.44
Rents		12,292.69
All other payments and expenditures		72,511.01
Remitted to home office, $71,237.26.		
Gross cash expenditures		$1,291,775.71

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$143,002,274.00	$1,733,854.82
Written or renewed during the year	132,442,173.00	1,610,706.60
Total	$275,444,447.00	$3,344,561.42
Deduct risks expired or terminated	112,419,882.00	1,359,777.77
In force at the end of the year	$163,024,565.00	$1,984,783.65
Deduct amount reinsured	6,844,302.00	77,926.89
Net amount in force Dec. 31, 1900	$156,180,263.00	$1,906,856.76

MISCELLANEOUS.

Losses incurred during the year	$733,338.62

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Georgia	$11,625.00	$26,441.31
Oregon	57,750.00	16,581.37
Virginia	30,887.50	63,646.54

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$407,016.00
Premiums received	5,999.79
Losses paid	1,003.89
Losses incurred	1,003.89

IMPERIAL INSURANCE COMPANY.

(LIMITED.)

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1868.

Resident Manager, T. D. BELFIELD, New York City.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon	$476,634.70
Market value of stocks and bonds	1,120,052.50
Cash in company's office	1,292.84
Cash deposited in bank	83,068.95
Interest due and accrued	5,091.66
Gross premiums in course of collection, less $39,001.07 for commissions, etc	166,656.72
Rents due and accrued	2,559.16
Premiums more than three months due, $20,907.71.	
Gross assets	$1,855,356.53

LIABILITIES.

Net amount of unpaid losses		$111,611.56
Unearned premiums at fifty per cent of gross premiums		926,906.01
Gross liabilities, except capital and surplus		$1,038,517.57
Deposit capital	$200,000.00	
Surplus beyond all liabilities	616,838.96	
Surplus as regards policy-holders		816,838.96
Total liabilities, including capital and surplus		$1,855,356.53

INCOME.

Cash received for gross premiums	$1,695,597.52	
Deduct reinsurance, rebate, and return premiums	409,098.05	
Net cash received for premiums—all fire		$1,286,499.47
Interest and dividends from all sources		39,555.35
Income from all other sources		46,770.44
Received from home office, $171,007.85.		
Gross cash income		$1,372,825.26

EXPENDITURES.

Gross amount paid for losses	$1,018,889.74	
Deduct salvage and reinsurance	80,943.30	
Net amount paid for losses—all fire		$937,946.44
Commissions and brokerage		265,307.66
Salaries and fees of officers and employees		86,401.71
State and local taxes		58,996.90
Rents		9,869.79
All other payments and expenditures		122,061.35
Remitted to home office, $71,572.77.		
Gross cash expenditures		$1,480,583.85

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$173,469,513.00	$1,829,519.44
Written or renewed during the year	143,730,537.00	1,657,680.46
Total	$317,200,050.00	$3,487,199.90
Deduct risks expired or terminated	132,096,115.00	1,477,762.03
In force at the end of the year	$185,103,935.00	$2,009,437.87
Deduct amount reinsured	12,417,966.00	155,625.85
Net amount in force Dec. 31, 1900	$172,685,969.00	$1,853,812.02

MISCELLANEOUS.

Losses incurred during the year	$868,423.04

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$137,400.00	$66,580.20
Virginia	57,250.00	17,646.10
Oregon	57,250.00	17,039.03
Georgia	11,450.00	24,013.66

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$284,208.00
Premiums received	4,535.48
Losses paid	2,765.02
Losses incurred	2,602.41

LANCASHIRE INSURANCE COMPANY.

UNITED STATES BRANCH.

MANCHESTER, ENGLAND.

Commenced business in the United States, 1872.

Resident Manager, MILTON DARGAN, New York City.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	$385,585.72
Market value of stocks and bonds.....	1,529,450.00
Cash in company's office.....	480.63
Cash deposited in bank.....	127,472.03
Gross premiums in course of collection, less $40,000.00 for commissions, etc.....	225,749.15
Gross assets.....	$2,268,737.53

LIABILITIES.

Net amount of unpaid losses.....		$265,751.50
Unearned premiums at fifty per cent of gross premiums		1,390,354.31
Reclaimable on perpetual fire policies.....		6,764.85
Due and accrued for salaries, rent, and incidental expenses		5,000.00
Gross liabilities, except capital and surplus.....		$1,667,870.66
Deposit capital.....	$200,000.00	
Surplus beyond all liabilities.....	400,866.87	
Surplus as regards policy-holders.....		600,866.87
Total liabilities, including capital and surplus.....		$2,268,737.53

INCOME.

Cash received for gross premiums.....	$2,432,895.01	
Deduct reinsurance, rebate, and return premiums.....	546,109.38	
Net cash received for premiums—all fire.....		$1,886,785.63
Interest and dividends from all sources.....		61,376.01
Income from all other sources.....		7,142.07
Deposit premiums received on perpetual fire risks	$237.00	
Received from home office.....	167,309.06	
Gross cash income.....		$1,955,303.71

EXPENDITURES.

Gross amount paid for losses	$1,459,580.05	
Deduct salvage and reinsurance	130,307.00	
Net amount paid for losses—all fire		$1,329,273.05
Commissions and brokerage		342,767.38
Salaries and fees of officers and employees		178,045.91
State and local taxes		64,515.34
Rents		11,773.57
All other payments and expenditures		161,057.58
Deposit premiums returned on perpetual fire risks	$279.40	
Remitted to home office	73,616.94	
Gross cash expenditures		$2,087,432.83

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$283,426,329.00	$2,807,454.64
Written or renewed during the year	241,298,167.00	2,444,125.74
Total	$524,724,496.00	$5,251,580.38
Deduct risks expired or terminated	225,850,420.00	2,263,454.94
In force at the end of the year	$298,874,076.00	$2,988,125.44
Deduct amount reinsured	22,851,876.00	207,416.81
Net amount in force Dec. 31, 1900	$276,022,200.00	$2,780,708.63

MISCELLANEOUS.

Losses incurred during the year $1,306,480.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$115,500.00	$92,358.85
Virginia	57,750.00	38,274.67
Georgia	10,675.00	44,529.48
Oregon	59,500.00	11,279.65

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$975,727.00
Premiums received	8,076.49
Losses paid	11,176.12
Losses incurred	7,978.07

LION FIRE INSURANCE COMPANY.

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1880.

Resident Manager, JOHN R. REDFIELD, Hartford, Conn.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	$4,500.00
Loans on mortgages of real estate (first liens).....	232,577.50
Interest due and accrued thereon.....	5,351.40
Market value of stocks and bonds.....	481,190.00
Cash in company's office.....	145.94
Cash deposited in bank.....	71,538.17
Interest due and accrued.....	7,010.83
Gross premiums in course of collection, less $10,016.62 for commissions, etc.....	44,948.86
Agents' balances.....	27,877.49
Gross assets.....	$875,140.19
Deduct ledger liabilities.....	116.11
Total assets.....	$875,024.08

LIABILITIES.

Net amount of unpaid losses.....		$49,442.27
Unearned premiums at fifty per cent of gross premiums		427,666.97
Commissions and brokerage on premiums paid.....		3,212.00
Return premiums		6,825.63
Reinsurance		8,073.35
Gross liabilities, except capital and surplus.....		$495,220.22
Deposit capital.....	$200,000.00	
Surplus beyond all liabilities.....	179,803.86	
Surplus as regards policy-holders.....		379,803.86
Total liabilities, including capital and surplus.....		$875,024.08

INCOME.

Cash received for gross premiums	$832,679.38	
Deduct reinsurance, rebate, and return premiums	266,925.30	
Net cash received for premiums—all fire		$565,754.08
Received for interest on mortgages		11,609.13
Interest and dividends from all other sources		15,172.19
Income from all other sources		3,967.38
Gross cash income		$596,502.78

EXPENDITURES.

Gross amount paid for losses	$447,823.73	
Deduct salvage and reinsurance	88,377.50	
Net amount paid for losses—all fire		$359,446.23
Commissions and brokerage		122,440.76
Salaries and fees of officers and employees		32,169.43
State and local taxes		23,388.99
Rents		1,854.47
All other payments and expenditures		31,968.76
Remitted to home office, $30,466.55.		
Gross cash expenditures		$571,268.64

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$88,235,797.00	$942,167.85
Written or renewed during the year	73,406,600.00	825,816.01
Total	$161,642,397.00	$1,767,983.86
Deduct risks expired or terminated	68,465,631.00	753,807.07
In force at the end of the year	$93,176,766.00	$1,014,176.79
Deduct amount reinsured	13,323,509.00	158,842.84
Net amount in force Dec. 31, 1900	$79,853,257.00	$855,333.95

MISCELLANEOUS.

Losses incurred during the year $369,108.69

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$113,000.00	$18,904.59
Oregon	61,500.00	19,438.24
Georgia	10,975.00	5,730.73
Virginia	18,190.00	9,193.61

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$99,618.00
Premiums received	977.33
Losses paid	1,338.76
Losses incurred	1,338.76

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

UNITED STATES BRANCH.

LIVERPOOL, ENGLAND.

Commenced business in the United States, 1848.

Resident Manager, HENRY W. EATON, New York City.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon	$1,911,248.00
Loans on mortgages of real estate (first liens)	3,194,350.00
Interest due and accrued thereon	38,434.00
Market value of stocks and bonds	2,745,170.00
Cash in company's office	2,444.36
Cash deposited in bank	881,541.13
Interest due and accrued	188.90
Gross premiums in course of collection, less $159,337.53 for commissions, etc	861,855.94
Rents due and accrued	10,000.00
Bills receivable, not matured, taken for premiums	2,175.00
All other assets	332.66
Gross assets	$9,647,739.99
Deduct ledger liabilities	942.57
Total assets	$9,646,797.42

LIABILITIES.

Net amount of unpaid losses	$511,074.09
Unearned premiums at fifty per cent of gross premiums	3,703,188.29

Reclaimable on perpetual fire policies		$317,486.15
Net premium reserve under life department		84,599.09
Return premiums		55,000.00
Reinsurance		177,842.33
Due for contingent commissions		20,000.00
Gross liabilities, except capital and surplus		$4,869,189.95
Deposit capital	$200,000.00	
Surplus beyond all liabilities	4,577,607.47	
Surplus as regards policy-holders		4,777,607.47
Total liabilities, including capital and surplus		$9,646,797.42

INCOME.

Cash received for gross premiums	$6,695,280.70	
Deduct reinsurance, rebate, and return premiums	1,693,292.19	
Net cash received for premiums—all fire		$5,001,988.51
Received for interest on mortgages and collateral loans		138,085.51
Interest and dividends from all other sources		96,363.99
Income from all other sources		97,583.49
Deposit premiums received on perpetual fire risks	$8,015.20	
Received from home office	109,015.91	
Gross cash income		$5,334,021.50

EXPENDITURES.

Gross amount paid for losses	$3,988,865.43	
Deduct salvage and reinsurance	657,852.38	
Net amount paid for losses—all fire		$3,331,013.05
Commissions and brokerage		854,883.41
Salaries and fees of officers and employees		335,380.71
State and local taxes		179,282.82
Rents		31,913.04
All other payments and expenditures		313,353.31
Deposit premiums returned on perpetual fire risks	$14,199.13	
Remitted to home office	275,400.37	
Gross cash expenditures		$5,045,826.34

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$937,910,567.00	$7,796,869.54
Written or renewed during the year	757,826,529.00	6,874,759.19
Total	$1,695,737,096.00	$14,671,628.73
Deduct risks expired or terminated	702,361,788.00	6,201,644.47
In force at the end of the year	$993,375,308.00	$8,469,984.26

Deduct amount reinsured	$129,518,276.00	$1,063,607.68
Net amount in force Dec. 31, 1900	$863,857,032.00	$7,406,376.58

MISCELLANEOUS.

Losses incurred during the year	$3,286,696.56

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$138,500.00	$114,738.79
Oregon	69,250.00	29,429.78
Virginia	62,325.00	54,061.50
Georgia	13,850.00	85,376.83
New Mexico	10,700.00	8,669.37

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$2,971,841.00
Premiums received	23,602.38
Losses paid	12,951.99
Losses incurred	10,301.99

LONDON ASSURANCE CORPORATION.

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1872.

Resident Manager, CHARLES L. CASE, New York City.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Market value of stocks and bonds	$1,990,973.75
Cash in company's office	1,479.04
Cash deposited in bank	233,419.87
Interest due and accrued	5,889.59
Gross premiums in course of collection, less $32,585.41 for commissions, etc	168,681.81
Bills receivable, not matured, taken for premiums	132.78
Due for reinsurance on losses paid	14,514.81
Gross assets	$2,415,091.65

LIABILITIES.

Net amount of unpaid losses		$162,807.00
Unearned premiums at 50 per cent on fire and inland risks	$745,796.91	
Unearned premiums at 100 per cent on marine risks	35,358.13	
Total unearned premiums		781,155.04
Reclaimable on perpetual fire policies		174.80
Due and accrued for salaries, rent, and incidental expenses		10,500.00
Reinsurance		55,319.79
Gross liabilities, except capital and surplus		$1,009,956.63
Deposit capital	$200,000.00	
Surplus beyond all liabilities	1,205,135.02	
Surplus as regards policy-holders		1,405,135.02
Total liabilities, including capital and surplus		$2,415,091.65

INCOME.

	Fire.	*Marine and Inland.*	
Cash received for gross premiums	$1,055,206.71	$639,724.27	
Deduct reinsurance, rebate, and return premiums	200,575.76	291,218.73	
Net cash received for premiums	$854,630.95	$348,505.54	
			$1,203,136.49
Interest and dividends from all sources			75,361.55
Income from all other sources			296.69
Gross cash income			$1,278,794.73

EXPENDITURES.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$589,840.21	$389,223.58	
Deduct salvage and reinsurance	73,987.56	195,472.33	
Net amount paid for losses	$515,852.65	$193,751.25	
			$709,603.90
Commissions and brokerage			201,781.67
Salaries and fees of officers and employees			88,627.83
State and local taxes			44,579.32
Rents			14,442.50
All other payments and expenditures			48,038.18
Remitted to home office, $113,221.35.			
Gross cash expenditures			$1,107,073.40

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$172,295,768.00	$1,493,803.13
Written or renewed during the year	111,334,574.00	1,058,347.00
Total	$283,630,342.00	$2,552,150.13
Deduct risks expired or terminated	111,065,615.00	987,918.18
In force at the end of the year	$172,565,727.00	$1,564,231.95
Deduct amount reinsured	9,468,916.00	72,454.13
Net amount in force Dec. 31, 1900	$163,096,811.00	$1,491,777.82

	Marine and Inland Risks.	*Premiums.*
In force Dec. 31, 1899	$6,653,741.00	$45,883.17
Written or renewed during the year	101,956,751.00	640,522.34
Total	$108,520,492.00	$686,405.51
Deduct risks expired or terminated	99,828,852.00	635,137.54
In force at the end of the year	$8,691,640.00	$51,267.97
Deduct amount reinsured	2,385,376.00	15,909.84
Net amount in force Dec. 31, 1900	$6,306,264.00	$35,358.13

MISCELLANEOUS.

Losses incurred during the year	$721,343.45

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Georgia	$11,550.00	$4,980.16
Ohio	115,500.00	40,217.92
Oregon	57,750.00	7,682.12
Virginia	55,887.00	14,198.23

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$273,972.00
Premiums received	4,818.11
Losses paid	451.11
Losses incurred	1,455.11

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

UNITED STATES BRANCH.

LIVERPOOL, ENGLAND.

Commenced business in the United States, 1879.

Resident Manager, A. G. MCILWAINE, JR., New York City.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	$300,000.00
Market value of stocks and bonds.....	1,704,654.25
Cash in company's office.....	34,950.93
Cash deposited in bank.....	68,859.67
Cash in hands of United States trustees.....	175,000.00
Interest due and accrued.....	20,630.00
Gross premiums iu course of collection, less $66,507.53 for commissions, etc.....	250,798.66
Rents due and accrued.....	2,094.09
Bills receivable, not matured, taken for premiums.....	17,578.96
Agents' balances.....	936.41
Due for reinsurance on losses paid.....	971.66
Premiums more than three months due, $2,801.34.	
Gross assets.....	$2,576,474.63
Deduct items not admitted.....	1,936.07
Total admitted assets.....	$2,574,538.56

LIABILITIES.

Net amount of unpaid losses.....		$137,634.29
Unearned premiums at fifty per cent of gross premiums		1,493,965.15
Return premiums		1,810.98
Reinsurance		27,348.96
Gross liabilities, except capital and surplus.....		$1,660,759.38
Deposit capital.....	$200,000.00	
Surplus beyond all liabilities.....	713,779.18	
Surplus as regards policy-holders.....		913,779.18
Total liabilities, including capital and surplus.....		$2,574,538.56

INCOME.

Cash received for gross premiums	$2,432,476.48	
Deduct reinsurance, rebate, and return premiums	823,273.25	
Net cash received for premiums—all fire		$1,609,203.23
Interest and dividends from all sources		71,242.56
Income from all other sources		17,149.17
Gross cash income		$1,697,594.96

EXPENDITURES.

Gross amount paid for losses	$1,188,921.34	
Deduct salvage and reinsurance	267,271.33	
Net amount paid for losses—all fire		$921,650.01
Commissions and brokerage		298,187.34
Salaries and fees of officers and employees		145,006.09
State and local taxes		57,292.23
Rents		20,088.42
All other payments and expenditures		186,718.14
Remitted to home office, $404,620.15.		
Gross cash expenditures		$1,628,942.23

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$443,647,404.00	$3,280,121.63
Written or renewed during the year	275,247,277.00	2,445,221.19
Total	$718,894,681.00	$5,725,342.82
Deduct risks expired or terminated	284,791,203.00	2,344,572.23
In force at the end of the year	$434,103,478.00	$3,380,770.59
Deduct amount reinsured	46,249,735.00	392,840.30
Net amount in force Dec. 31, 1900	$387,853,743.00	$2,987,930.29

MISCELLANEOUS.

Losses incurred during the year $897,821.88

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Virginia	$54,750.00	$18,511.82
Georgia	11,925.00	21,502.83
Ohio	138,500.00	64,251.55
Oregon	69,250.00	21,526.55
New Mexico	10,000.00	6,122.68

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$918,233.00
Premiums received	17,496.37
Losses paid	10,671.90
Losses incurred	9,624.90

MAGDEBURG FIRE INSURANCE COMPANY.

UNITED STATES BRANCH.

MAGDEBURG, GERMANY.

Commenced business in the United States, 1896.

Resident Manager, P. E. RASOR, New York City.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Market value of stocks and bonds		$790,812.50
Cash in company's office		708.87
Cash deposited in bank and in hands of trustees		43,349.69
Interest due and accrued		7,612.50
Gross premiums in course of collection, less $27,532.28 for commissions, etc		86,424.46
Premiums more than three months due, $2,962.91.		
Gross assets		$928,908.02

LIABILITIES.

Net amount of unpaid losses		$71,524.85
Unearned premiums at fifty per cent of gross premiums		489,900.88
Gross liabilities, except capital and surplus		$561,425.73
Deposit capital	$200,000.00	
Surplus beyond all liabilities	67,482.29	
Surplus as regards policy-holders		267,482.29
Total liabilities, including capital and surplus		$928,908.02

INCOME.

Cash received for gross premiums	$1,102,635.82	
Deduct reinsurance, rebate, and return premiums	320,987.33	
Net cash received for premiums—all fire		$781,648.49
Interest and dividends from all sources		26,707.22
Received from home office, $77,418.75.		
Gross cash income		$808,355.71

EXPENDITURES.

Gross amount paid for losses	$608,440.60	
Deduct salvage and reinsurance	52,964.20	
Net amount paid for losses—all fire		$555,476.40
Commissions and brokerage		165,410.80
Salaries and fees of officers and employees		70,296.94
State and local taxes		29,196.69
Rents		10,546.38
All other payments and expenditures		65,778.87
Remitted to home office, $596.13.		
Gross cash expenditures		$896,706.08

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$74,358,965.00	$887,758.98
Written or renewed during the year	102,206,682.00	1,091,313.52
Total	$176,565,647.00	$1,979,072.50
Deduct risks expired or terminated	81,989,151.00	905,870.23
In force at the end of the year	$94,576,496.00	$1,073,202.27
Deduct amount reinsured	9,470,283.00	93,400.51
Net amount in force Dec. 31, 1900	$85,106,213.00	$979,801.76

MISCELLANEOUS.

Losses incurred during the year	$520,752.25

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$114,000.00	$56,727.19
Oregon	57,000.00	8,882.82
Virginia	42,750.00	15,198.66
Georgia	11,400.00	8,137.74

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$545,418.00
Premiums received	8,899.54
Losses paid	6,757.58
Losses incurred	6,757.58

MANCHESTER ASSURANCE COMPANY.

UNITED STATES BRANCH.

MANCHESTER, ENGLAND.

Commenced business in the United States, 1890.

Resident Manager, GEORGE S. A. YOUNG, New York City.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon	$3,312.14
Market value of stocks and bonds	1,400,880.00
Cash in company's office	21,944.54
Cash deposited in bank	135,157.66
Interest due and accrued	5,054.17
Gross premiums in course of collection, less $46,983.74 for commissions, etc	223,318.82
Bills receivable, not matured, taken for premiums	602.43
Due for reinsurance on losses paid	4,293.85
Premiums more than three months due, $928.33.	
Gross assets	$1,794,563.61
Deduct items not admitted	448.50
Total admitted assets	$1,794,115.11

LIABILITIES.

Net amount of unpaid losses	$174,570.68
Unearned premiums at fifty per cent of gross premiums	1,034,158.08
Return premiums	226.58
Reinsurance	32,376.15
Gross liabilities, except capital and surplus	$1,241,331.49

Deposit capital	$200,000.00	
Surplus beyond all liabilities	352,783.62	
Surplus as regards policy-holders		$552,783.62
Total liabilities, including capital and surplus		$1,794,115.11

INCOME.

Cash received for gross premiums	$2,038,019.54	
Deduct reinsurance, rebate, and return premiums	650,769.48	
Net cash received for premiums—all fire		$1,387,250.06
Interest and dividends from all sources		52,496.72
Income from all other sources		8,032.44
Received from home office, $156,757.00.		
Gross cash income		$1,447,779.22

EXPENDITURES.

Gross amount paid for losses	$1,058,123.21	
Deduct salvage and reinsurance	182,072.04	
Net amount paid for losses—all fire		$876,051.17
Commissions and brokerage		283,502.36
Salaries and fees of officers and employees		86,602.08
State and local taxes		60,701.73
Rents		10,215.03
All other payments and expenditures		80,013.45
Remitted to home office, $146,903.53.		
Gross cash expenditures		$1,397,085.82

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$217,035,991.00	$2,327,458.66
Written or renewed during the year	179,879,502.00	2,015,063.14
Total	$396,915,493.00	$4,342,521.80
Deduct risks expired or terminated	175,572,742.00	1,941,679.44
In force at the end of the year	$221,342,751.00	$2,400,842.36
Deduct amount reinsured	27,196,584.00	332,526.19
Net amount in force Dec. 31, 1900	$194,146,167.00	$2,068,316.17

MISCELLANEOUS.

Losses incurred during the year	$908,754.69

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Georgia	$26,250.00	$23,351.29
Ohio	105,000.00	62,262.83
Oregon	58,500.00	4,504.25
Virginia	52,500.00	18,484.85

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$778,462.00
Premiums received	11,017.81
Losses paid	4,607.48
Losses incurred	5,827.93

MOSCOW FIRE INSURANCE COMPANY.

UNITED STATES BRANCH.

MOSCOW, RUSSIA.

Commenced business in the United States, 1900.

Resident Manager, JOHN R. REDFIELD, Hartford, Conn.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Market value of stocks and bonds	$554,525.00
Interest due and accrued	3,750.00
Gross premiums in course of collection, less $18,000.00 for commissions, etc	48,923.63
Agents' balances	50,128.82
Gross assets	$657,327.45

LIABILITIES.

Net amount of unpaid losses	$56,286.30
Unearned premiums at fifty per cent of gross premiums	295,006.69
Return premiums	12,719.43
Gross liabilities, except capital and surplus	$364,012.42

Deposit capital	$200,000.00	
Surplus beyond all liabilities	93,315.03	
Surplus as regards policy-holders		$293,315.03
Total liabilities, including capital and surplus		$657,327.45

INCOME.

Cash received for gross premiums	$629,108.15	
Deduct reinsurance, rebate, and return premiums	73,268.83	
Net cash received for premiums—all fire		$555,839.32
Interest and dividends from all sources		16,500.00
Gross cash income		$572,339.32

EXPENDITURES.

Net amount paid for losses—all fire	$135,584.15
Commissions and brokerage	189,969.57
Salaries and fees of officers and employees	850.00
State and local taxes	3,624.47
All other payments and expenditures	1,428.02
Remitted to home office, $190,754.29.	
Gross cash expenditures	$331,456.21

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	.....	.....
Written or renewed during the year	$79,910,711.00	$696,031.78
Total	$79,910,711.00	$696,031.78
Deduct risks expired or terminated	11,306,141.00	106,018.39
Net amount in force Dec. 31, 1900	$68,604,570.00	$590,013.39

MISCELLANEOUS.

Losses incurred during the year	$191,870.45

BUSINESS IN NEW HAMPSHIRE, 1900.*

Fire risks written	$355,409.00
Premiums received	4,410.97
Losses paid	3,382.98

*Reinsurance.

MUNICH REINSURANCE COMPANY.

UNITED STATES BRANCH.

BAVARIA, GERMANY.

Commenced business in the United States, 1898.

Resident Manager, CARL SCHREINER, New York City.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Market value of stocks and bonds	$896,287.50
Cash deposited in bank	245,304.00
Interest due and accrued	7,595.80
Gross premiums in course of collection	112,300.45
Gross assets	$1,261,487.75

LIABILITIES.

Net amount of unpaid losses		$186,713.00
Unearned premiums at fifty per cent of gross premiums		745,560.75
Gross liabilities, except capital and surplus		$932,273.75
Deposit capital	$200,000.00	
Surplus beyond all liabilities	129,214.00	
Surplus as regards policy-holders		329,214.00
Total liabilities, including capital and surplus		$1,261,487.75

INCOME.

Cash received for gross premiums	$1,827,999.24	
Deduct reinsurance, rebate, and return premiums	368,195.82	
Net cash received for premiums—all fire		$1,459,803.42
Interest and dividends from all sources		26,216.03
Gross cash income		$1,486,019.45

EXPENDITURES.

Gross amount paid for losses	$692,519.78	
Deduct salvage and reinsurance	7,900.08	
Net amount paid for losses—all fire		$684,619.70

Commissions and brokerage	$506,697.22
Salaries and fees of officers and employees	9,970.00
State and local taxes	3,320.07
All other payments and expenditures	10,464.22
Gross cash expenditures	$1,215,071.21

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$47,627,394.00	$513,831.57
Written or renewed during the year	205,909,155.00	1,830,165.39
Total	$253,536,549.00	$2,343,996.96
Deduct risks expired or terminated	47,641,150.00	852,875.44
Net amount in force Dec. 31, 1900	$205,895,399.00	$1,491,121.52

MISCELLANEOUS.

Losses incurred during the year	$823,877.70

BUSINESS IN NEW HAMPSHIRE, 1900.*

Fire risks written	$732,171.00
Premiums received	8,763.31

*Reinsurance.

NATIONAL ASSURANCE COMPANY.

UNITED STATES BRANCH.

DUBLIN, IRELAND.

Commenced business in the United States, 1899.

Resident Manager, GEORGE E. KENDALL, Hartford, Conn.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Market value of stocks and bonds	$423,050.00
Cash in company's office	1,483.46
Cash deposited in bank	59,960.50

Interest due and accrued	$1,250.00
Gross premiums in course of collection, less $23,605.54 for commissions, etc	85,686.62
Gross assets	$571,430.58

LIABILITIES.

Net amount of unpaid losses		$44,785.29
Unearned premiums at fifty per cent of gross premiums		254,224.30
Return premiums		18,798.25
Reinsurance		1,639.38
Gross liabilities, except capital and surplus		$319,447.22
Deposit capital	$200,000.00	
Surplus beyond all liabilities	51,983.36	
Surplus as regards policy-holders		251,983.36
Total liabilities, including capital and surplus		$571,430.58

INCOME.

Cash received for gross premiums	$709,669.65	
Deduct reinsurance, rebate, and return premiums	178,504.73	
Net cash received for premiums—all fire		$531,164.92
Interest and dividends from all sources		14,387.12
Income from all other sources		1,222.85
Received from home office, $45,132.42.		
Gross cash income		$546,774.89

EXPENDITURES.

Gross amount paid for losses	$293,031.08	
Deduct salvage and reinsurance	13,709.64	
Net amount paid for losses—all fire		$279,321.44
Commissions and brokerage		130,546.81
Salaries and fees of officers and employees		48,469.19
State and local taxes		10,191.48
Rents		1,266.60
All other payments and expenditures		24,847.94
Remitted to home office, $242.24.		
Gross cash expenditures		$494,643.46

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$22,439,992.00	$227,009.39
Written or renewed during the year	63,183,587.00	705,317.98
Total	$85,623,579.00	$932,327.37
Deduct risks expired or terminated	39,493,948.00	381,969.06
In force at the end of the year	$46,129,631.00	$550,358.31
Deduct amount reinsured	3,960,725.00	41,909.69
Net amount in force Dec. 31, 1900	$42,168,906.00	$508,448.62

MISCELLANEOUS.

Losses incurred during the year	$297,181.96

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$1,073,392.00
Premiums received	10,279.70
Losses paid	5,741.91
Losses incurred	5,741.91

NETHERLANDS FIRE INSURANCE COMPANY.

UNITED STATES BRANCH.

THE HAGUE, HOLLAND.

Commenced business in the United States, 1897.

Resident Managers, WEED AND KENNEDY, New York City.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Market value of stocks and bonds	$474,232.50
Cash in company's office	1,667.55
Cash deposited in bank	46,895.66
Interest due and accrued	2,920.84
Gross premiums in course of collection, less $6,732.74 for commissions, etc.	40,518.12
Premiums more than three months due, $5,070.09.	
Gross assets	$566,234.67

LIABILITIES.

Net amount of unpaid losses		$35,178.33
Unearned premiums at fifty per cent of gross premiums		224,960.72
Due and accrued for salaries, rent, and incidental expenses		164.26
Commissions and brokerage on premiums paid		2,279.19
Return premiums		13,382.80
Reinsurance		1,511.11
All other liabilities		452.77
Gross liabilities, except capital and surplus		$277,929.18
Deposit capital	$200,000.00	
Surplus beyond all liabilities	88,305.49	
Surplus as regards policy-holders		288,305.49
Total liabilities, including capital and surplus		$566,234.67

INCOME.

Cash received for gross premiums	$682,415.30	
Deduct reinsurance, rebate, and return premiums	228,563.49	
Net cash received for premiums—all fire		$453,851.81
Interest and dividends from all sources		15,368.04
Received from home office, $80,000.00.		
Gross cash income		$469,219.85

EXPENDITURES.

Gross amount paid for losses	$428,351.70	
Deduct salvage and reinsurance	51,366.30	
Net amount paid for losses—all fire		$376,985.40
Commissions and brokerage		143,094.44
Salaries and fees of officers and employees		9,271.24
State and local taxes		18,105.27
All other payments and expenditures		16,924.58
Remitted to home office, $25,205.11.		
Gross cash expenditures		$564,380.93

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$41,251,232.00	$491,210.95
Written or renewed during the year	50,226,276.00	618,698.99
Total	$91,477,508.00	$1,109,909.94

Deduct risks expired or terminated.....	$52,231,184.00	$625,587.07
In force at the end of the year.....	$39,246,324.00	$484,322.87
Deduct amount reinsured.....	3,203,617.00	34,401.42
Net amount in force Dec. 31, 1900.....	$36,042,707.00	$449,921.45

MISCELLANEOUS.

Losses incurred during the year.....	$350,729.01

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written.....	$46,590.00
Premiums received.....	891.46
Losses paid.....	220.46
Losses incurred.....	3.80

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

UNITED STATES BRANCH.

LONDON AND EDINBURGH, GREAT BRITAIN.

Commenced business in the United States, 1866.

Resident Manager, E. G. RICHARDS, New York City.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Market value of stocks and bonds.....	$3,686,739.00
Cash in company's office.....	28,466.05
Cash deposited in bank.....	139,368.43,
Interest due and accrued.....	41,663.00
Gross premiums in course of collection, less $96,459.73 for commissions, etc.....	343,736.65
Due for reinsurance on losses paid.....	10,840.41
Bills receivable, not matured, taken for premiums.....	1,341.60
Premiums more than three months due, $17,433.87.	
Gross assets.....	$4,252,155.14
Deduct ledger liabilities.....	8,673.15
Total assets.....	$4,243,481.99

LIABILITIES.

Net amount of unpaid losses	$317,402.45
Unearned premiums at fifty per cent of gross premiums	1,986,530.32
Reclaimable on perpetual fire policies	5,313.51
Gross liabilities, except capital and surplus	$2,309,246.28
Deposit capital $200,000.00	
Surplus beyond all liabilities 1,734,235.71	
Surplus as regards policy-holders	1,934,235.71
Total liabilities, including capital and surplus	$4,243,481.99

INCOME.

Cash received for gross premiums	$3,420,356.93	
Deduct reinsurance, rebate, and return premiums	743,369.10	
Net cash received for premiums—all fire		$2,676,987.83
Interest and dividends from all sources		125,525.37
Income from all other sources		125,956.53
Deposit premiums received for perpetual fire risks, $712.00.		
Gross cash income		$2,928,469.73

EXPENDITURES.

Gross amount paid for losses	$1,845,316.14	
Deduct salvage and reinsurance	83,444.10	
Net amount paid for losses—all fire		$1,761,872.04
Commissions and brokerage		490,880.15
Salaries and fees of officers and employees		163,656.01
State and local taxes		92,598.92
Rents		21,342.34
All other payments and expenditures		166,920.37
Deposit premiums returned on perpetual fire risks	$218.50	
Remitted to home office	2,122.58	
Gross cash expenditures		$2,697,269.83

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$411,348,317.00	$3,974,922.38
Written or renewed during the year	375,618,688.00	3,476,170.35
Total	$786,967,005.00	$7,451,092.73
Deduct risks expired or terminated	326,501,658.00	3,153,841.20
In force at the end of the year	$460,465,347.00	$4,297,251.53
Deduct amount reinsured	41,760,429.00	324,190.88
Net amount in force Dec. 31, 1900	$418,704,918.00	$3,973,060.65

MISCELLANEOUS.

Losses incurred during the year	$1,785,629.96

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$137,000.00	$150,738.63
Oregon	63,700.00	16,476.08
Virginia	71,240.00	31,180.74
Georgia	11,300.00	30,540.91
New Mexico	10,700.00	5,377.78

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$941,453.00
Premiums received	11,273.42
Losses paid	7,818.23
Losses incurred	5,354.73

NORTHERN ASSURANCE COMPANY.

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1875.

Resident Manager, GEORGE W. BABB, New York City.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon	$115,000.00
Market value of stocks and bonds	2,275,630.00
Cash in company's office	1,872.61
Cash deposited in bank	105,551.96
Interest due and accrued	7,216.33
Gross premiums in course of collection, less $39,469.07 for commissions, etc	218,643.78
Bills receivable, not matured, taken for premiums	3,425.22
Agents' balances	1,397.68
Gross assets	$2,728,737.58
Deduct ledger liabilities	15,859.74
Total assets	$2,712,877.84

LIABILITIES.

Net amount of unpaid losses		$150,635.47
Unearned premiums at fifty per cent of gross premiums		1,004,079.46
Due and accrued for salaries, rent, and incidental expenses		500.00
Commissions and brokerage on premiums paid		24.80
Return premiums		10,355.47
Reinsurance		1,382.35
All other liabilities		337.75
Gross liabilities, except capital and surplus		$1,167,315.30
Deposit capital	$200,000.00	
Surplus beyond all liabilities	1,345,562.54	
Surplus as regards policy-holders		1,545,562.54
Total liabilities, including capital and surplus		$2,712,877.84

INCOME.

Cash received for gross premiums	$1,695,120.04	
Deduct reinsurance, rebate, and return premiums	506,041.30	
Net cash received for premiums—all fire		$1,189,078.74
Interest and dividends from all sources		79,923.01
Income from all other sources		7,000.00
Received from home office, $27,956.71.		
Gross cash income		$1,276,001.75

EXPENDITURES.

Gross amount paid for losses	$903,651.66	
Deduct salvage and reinsurance	228,017.98	
Net amount paid for losses—all fire		$675,633.68
Commissions and brokerage		190,242.18
Salaries and fees of officers and employees		87,510.60
State and local taxes		53,705.88
Rents		14,731.57
All other payments and expenditures		121,876.64
Remitted to home office, $131,334.29.		
Gross cash expenditures		$1,143,700.55

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$197,773,313.00	$1,960,988.13
Written or renewed during the year	172,148,246.00	1,711,992.40
Total	$369,921,559.00	$3,672,980.53

Deduct risks expired or terminated.....	$157,227,510.00	$1,556,042.58
In force at the end of the year.....	$212,694,049.00	$2,116,937.95
Deduct amount reinsured.....	12,054,059.00	108,779.02
Net amount in force Dec. 31, 1900.....	$200,639,990.00	$2,008,158.93

MISCELLANEOUS.

Losses incurred during the year.....	$692,980.41

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$138,000.00	$68,070.00
Virginia	69,000.00	21,811.10
Georgia	13,800.00	25,135.99
Oregon	55,200.00	7,682.12
New Mexico.....	13,800.00	3,700.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written.....	$575,105.00
Premiums received.....	5,825.16
Losses paid	9,194.30
Losses incurred	5,557.30

NORTH GERMAN FIRE INSURANCE COMPANY.

UNITED STATES BRANCH.

HAMBURG, GERMANY.

Commenced business in the United States, 1893.

Resident Manager, E. HARBERS, New York City.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Loans on mortgages of real estate (first liens).....	$55,000.00
Interest due and accrued thereon.....	829.61
Market value of stocks and bonds.....	371,266.25
Cash in company's office.....	1,646.55

Cash deposited in bank	$11,970.05
Certificates of deposits in hands of trustees	79,327.13
Interest due and accrued	1,250.82
Gross premiums in course of collection, less $26,977.41 for commissions, etc	65,274.51
Due for reinsurance on losses paid	3,086.52
Gross assets	$589,651.44

LIABILITIES.

Net amount of unpaid losses		$37,930.05
Unearned premiums at fifty per cent of gross premiums		283,100.73
Return premiums		18,772.75
Gross liabilities, except capital and surplus		$339,803.53
Deposit capital	$200,000.00	
Surplus beyond all liabilities	49,847.91	
Surplus as regards policy-holders		249,847.91
Total liabilities, including capital and surplus		$589,651.44

INCOME.

Cash received for gross premiums	$721,437.01	
Deduct reinsurance, rebate, and return premiums	283,848.73	
Net cash received for premiums—all fire		$437,588.28
Received for interest on mortgages		4,591.27
Interest and dividends from all other sources		14,808.80
Income from all other sources		1,733.76
Received from home office, $69,696.88.		
Gross cash income		$458,722.11

EXPENDITURES.

Gross amount paid for losses	$489,404.16	
Deduct salvage and reinsurance	85,820.47	
Net amount paid for losses—all fire		$403,583.69
Commissions and brokerage		113,359.63
Salaries and fees of officers and employees		23,186.42
State and local taxes		15,363.27
Rents		1,871.62
All other payments and expenditures		19,938.79
Remitted to home office, $15,667.68.		
Gross cash expenditures		$577,303.42

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$62,802,507.00	$813,471.67
Written or renewed during the year	53,045,619.00	669,902.85
Total	$115,848,126.00	$1,483,374.52
Deduct risks expired or terminated	69,962,409.00	874,976.92
In force at the end of the year	$45,885,717.00	$608,397.60
Deduct amount reinsured	2,821,841.00	42,195.76
Net amount in force Dec. 31, 1900	$43,063,876.00	$566,201.84

MISCELLANEOUS.

Losses incurred during the year	$387,412.46

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$133,605.00
Premiums received	2,056.39
Losses paid	1,267.65
Losses incurred	1,267.65

NORWICH UNION FIRE INSURANCE SOCIETY.

UNITED STATES BRANCH.

NORWICH, ENGLAND.

Commenced business in the United States, 1877.

Resident Manager, J. MONTGOMERY HARE, New York City.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Loans on mortgages of real estate (first liens)	$40,000.00
Interest due and accrued thereon	150.00
Market value of stocks and bonds	1,926,903.75
Cash in company's office	1,891.88
Cash deposited in bank	173,514.82
Interest due and accrued	20,501.16
Gross premiums in course of collection, less $44,437.30 for commissions, etc	187,502.83
Due for reinsurance on losses paid	1,755.34
Premiums more than three months due, $21,943.07.	
Gross assets	$2,352,219.78

LIABILITIES.

Net amount of unpaid losses		$144,272.36
Unearned premiums at fifty per cent of gross premiums		1,229,975.50
Due and accrued for salaries, rent, and incidental expenses		16,632.52
Return premiums		8,057.27
Reinsurance		3,018.63
Gross liabilities, except capital and surplus		$1,401,956.28
Deposit capital	$200,000.00	
Surplus beyond all liabilities	750,263.50	
Surplus as regards policy-holders		950,263.50
Total liabilities, including capital and surplus		$2,352,219.78

INCOME.

Cash received for gross premiums	$2,161,230.63	
Deduct reinsurance, rebate, and return premiums	517,733.66	
Net cash received for premiums—all fire		$1,643,496.97
Received for interest on mortgages		1,800.00
Interest and dividends from all other sources		70,061.22
Income from all other sources		43,634.59
Gross cash income		$1,758,992.78

EXPENDITURES.

Gross amount paid for losses	$1,196,016.47	
Deduct salvage and reinsurance	141,735.37	
Net amount paid for losses—all fire		$1,054,281.10
Commissions and brokerage		319,644.69
Salaries and fees of officers and employees		148,889.47
State and local taxes		51,510.01
Rents		16,895.74
All other payments and expenditures		91,350.28
Remitted to home office, $104,714.99.		
Gross cash expenditures		$1,682,571.29

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$260,874,499.00	$2,523,041.79
Written or renewed during the year	213,128,154.00	2,173,900.51
Total	$474,002,653.00	$4,696,942.30
Deduct risks expired or terminated	199,982,220.00	1,995,482.76
In force at the end of the year	$274,020,433.00	$2,701,459.54
Deduct amount reinsured	25,076,585.00	241,508.54
Net amount in force Dec. 31, 1900	$248,943,848.00	$2,459,951.00

MISCELLANEOUS.

Losses incurred during the year..... $1,042,936.97

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$110,500.00	$51,317.70
Oregon	53,500.00	16,185.35
Georgia	10,700.00	32,923.02
Virginia	38,115.00	20,889.58
New Mexico	10,375.00	8,347.65

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$766,655.00
Premiums received	10,927.73
Losses paid	3,609.00
Losses incurred	5,515.11

PALATINE INSURANCE COMPANY.

(LIMITED.)

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1900.

Resident Manager, A. H. WRAY, New York City.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Market value of stocks and bonds..... $892,000.00

BUSINESS IN NEW HAMPSHIRE, 1900.*

Fire risks written	$863,921.00
Premiums received	7,156.55
Losses paid	4,331.59

*Business of Palatine Insurance Company of Manchester, Eng., which was replaced by the Palatine of London, January 1, 1900.

PHOENIX ASSURANCE COMPANY.

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1879.

Resident Manager, A. D. IRVING, New York City.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Market value of stocks and bonds	$2,237,026.25
Cash in company's office	221.63
Cash deposited in banks and in hands of trustees	420,601.07
Interest due and accrued	25,431.25
Gross premiums in course of collection, less $38,956.03 for commissions, etc	198,295.23
Due for reinsurance on losses paid	12,403.52
Premiums more than three months due, $4,351.15.	
Gross assets	$2,893,978.95
Deduct ledger liabilities	434.66
Total assets	$2,893,544.29

LIABILITIES.

Net amount of unpaid losses		$315,941.12
Unearned premiums at fifty per cent of gross premiums		1,569,533.95
Due and accrued for salaries, rent, and incidental expenses		25,444.98
Return premiums		15,350.90
Reinsurance		149,383.15
Gross liabilities, except capital and surplus		$2,075,654.10
Deposit capital	$200,000.00	
Surplus beyond all liabilities	617,890.19	
Surplus as regards policy-holders		817,890.19
Total liabilities, including capital and surplus		$2,893,544.29

INCOME.

Cash received for gross premiums	$3,423,488.63	
Deduct reinsurance, rebate, and return premiums	1,142,166.55	
Net cash received for premiums—all fire		$2,281,322.08
Interest and dividends from all sources		73,210.26
Received from home office, $48,625.00.		
Gross cash income		$2,354,532.34

EXPENDITURES.

Gross amount paid for losses	$2,255,470.53	
Deduct salvage and reinsurance	695,016.89	
Net amount paid for losses—all fire		$1,560,453.64
Commissions and brokerage		446,941.96
Salaries and fees of officers and employees		136,331.29
State and local taxes		82,634.89
Rents		17,022.54
All other payments and expenditures		116,457.14
Remitted to home office, $76,222.43.		
Gross cash expenditures		$2,359,841.46

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$390,390,150.00	$3,635,123.05
Written or renewed during the year	398,834,133.00	3,432,350.19
Total	$789,224,283.00	$7,067,473.24
Deduct risks expired or terminated	369,213,974.00	2,976,730.36
In force at the end of the year	$420,010,309.00	$4,090,742.88
Deduct amount reinsured	104,191,161.00	951,674.96
Net amount in force Dec. 31, 1900	$315,819,148.00	$3,139,067.92

MISCELLANEOUS.

Losses incurred during the year $1,584,399.62

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$106,750.00	$67,161.80
Virginia	21,350.00	33,798.70
Georgia	10,675.00	10,111.57
Oregon	53,375.00	11,911.47

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$2,061,737.81
Premiums received	15,000.37
Losses paid	6,474.40
Losses incurred	6,404.00

ROYAL INSURANCE COMPANY.

UNITED STATES BRANCH.

LIVERPOOL, ENGLAND.

Commenced business in the United States, 1851.

Managers N. E. Department, FIELD & COWLES, Boston, Mass.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	$2,143,090.05
Loans on mortgages of real estate (first liens).....	195,000.00
Interest due and accrued thereon.....	679.17
Market value of stocks and bonds.....	3,798,412.55
Cash in company's offices.....	3,513.33
Cash deposited in bank.....	264,252.99
Interest due and accrued.....	40,829.16
Gross premiums in course of collection, less $117,105.41 for commissions, etc.....	594,024.11
Rents due and accrued.....	14,454.19
Receivable for perpetual policies.....	869.99
Due for reinsurance on losses paid.....	15,484.06
Premiums more than three months due, $18,184.10.	
Gross assets.....	$7,070,609.60
Deduct ledger liabilities.....	388.13
Total assets.....	$7,070,221.47

LIABILITIES.

Net amount of unpaid losses.....		$498,928.70
Unearned premiums at fifty per cent of gross premiums		3,514,100.58
Reclaimable on perpetual fire policies.....		227,010.68
Net premium reserve under life department.....		119,902.72
Due and accrued for salaries, rent, and incidental expenses		34,240.48
Commissions and brokerage on premiums paid.....		867.19
Return premiums		18,426.22
Reinsurance		168,221.42
Gross liabilities, except capital and surplus.....		$4,581,697.99
Deposit capital.....	$200,000.00	
Surplus beyond all liabilities.....	2,288,523.48	
Surplus as regards policy-holders.....		2,488,523.48
Total liabilities, including capital and surplus.....		$7,070,221.47

INCOME.

Cash received for gross premiums	$5,921,551.53	
Deduct reinsurance, rebate, and return premiums	1,907,842.35	
Net cash received for premiums—all fire		$4,013,709.18
Received for interest on mortgages		9,479.99
Interest and dividends from all other sources		150,952.25
Income from all other sources		163,224.21
Deposit premiums received on perpetual risks	$9,781.02	
Received from home office	307,618.64	
Gross cash income		$4,337,365.63

EXPENDITURES.

Gross amount paid for losses	$3,299,715.38	
Deduct salvage and reinsurance	450,121.45	
Net amount paid for losses—all fire		$2,849,593.93
Commissions and brokerage		665,843.12
Salaries and fees of officers and employees		347,302.61
State and local taxes		174,756.59
Rents		38,054.34
All other payments and expenditures		302,963.03
Deposit premiums returned on perpetual risks	$9,910.30	
Remitted to home office	380,974.87	
Gross cash expenditures		$4,378,513.62

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$894,333,811.04	$7,783,106.72
Written or renewed during the year	797,441,087.22	5,966,047.56
Total	$1,691,774,898.26	$13,749,154.28
Deduct risks expired or terminated	754,048,141.97	5,572,709.86
In force at the end of the year	$937,726,756.29	$8,176,444.42
Deduct amount reinsured	165,246,353.10	1,148,243.24
Net amount in force Dec. 31, 1900	$772,480,403.19	$7,028,201.18
Perpetual risks in force	$9,565,419.00	$252,790.82

MISCELLANEOUS.

Losses incurred during the year	$2,820,418.87

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$119,902.72	$343,010.03
Virginia	59,951.36	49,410.60
Georgia	11,990.27	31,822.94
Oregon	59,951.36	21,795.81
New Mexico	10,300.00	12,224.19

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$3,783,402.33
Premiums received	35,725.78
Losses paid	20,386.65
Losses incurred	17,694.59

ROYAL EXCHANGE ASSURANCE COMPANY.

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1891.

Resident Manager, ROBERT DICKSON, New York City.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Market value of stocks and bonds	$1,341,342.25
Cash in company's office	3,666.01
Cash deposited in bank	33,670.52
Interest due and accrued	14,459.79
Gross premiums in course of collection, less $27,426.53 for commissions, etc	105,068.80
Due for reinsurance on losses paid	954.00
Gross assets	$1,499,161.37

LIABILITIES.

Net amount of unpaid losses	$78,985.00
Unearned premiums at fifty per cent of gross premiums	583,659.54
Due and accrued for salaries, rent, and incidental expenses	1,597.88
Reinsurance	5,469.79
Gross liabilities, except capital and surplus	$669,712.21

Deposit capital	$200,000.00	
Surplus beyond all liabilities	629,449.16	
Surplus as regards policy-holders		$829,449.16
Total liabilities, including capital and surplus		$1,499,161.37

INCOME.

	Fire.	*Marine and Inland.*	
Cash received for gross premiums	$1,159,187.54	$105.80	
Deduct reinsurance, rebate, and return premiums	337,326.89	.....	
Net cash received for premiums	$821,860.65	$105.80	
			$821,966.45
Interest and dividends from all sources			39,480.39
Received from home office, $375,882.93.			
Gross cash income			$861,446.84

EXPENDITURES.

Gross amount paid for losses	$590,193.09	
Deduct salvage and reinsurance	94,538.83	
Net amount paid for losses—all fire		$495,654.26
Commissions and brokerage		174,124.92
Salaries and fees of officers and employees		67,405.25
State and local taxes		24,357.36
Rents		6,781.00
All other payments and expenditures		51,280.14
Remitted to home office, $160,637.61.		
Gross cash expenditures		$819,602.93

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$93,906,486.00	$1,059,284.26
Written or renewed during the year	103,768,498.00	1,169,236.95
Total	$197,674,984.00	$2,228,501.21
Deduct risks expired or terminated	81,859,986.00	882,516.03
In force at the end of the year	$115,814,998.00	$1,345,985.18
Deduct amount reinsured	15,317,257.00	178,666.08
Net amount in force Dec. 31, 1900	$100,497,741.00	$1,167,319.10

MISCELLANEOUS.

Losses incurred during the year	$525,714.26

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Oregon	$58,000.00	$14,464.00
Ohio	107,156.25	.....

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$206,848.00
Premiums received	2,882.72

SALAMANDRA INSURANCE COMPANY.

UNITED STATES BRANCH.

ST. PETERSBURG, RUSSIA.

Commenced business in the United States, 1899.

Resident Managers, ALBERT WILCOX & Co., New York City.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Market value of stocks and bonds		$496,000.00
Cash deposited in bank and in hands of trustees		199,956.38
Interest due and accrued		4,016.67
Gross premiums in course of collection, less $15,014.48 for commissions, etc		30,431.59
All other assets		21,275.66
Gross assets		$751,680.30

LIABILITIES.

Net amount of unpaid losses		$75,013.33
Unearned premiums at fifty per cent of gross premiums		275,480.81
Gross liabilities, except capital and surplus		$350,494.14
Deposit capital	$200,000.00	
Surplus beyond all liabilities	201,186.16	
Surplus as regards policy-holders		401,186.16
Total liabilities, including capital and surplus		$751,680.30

INCOME.

Cash received for gross premiums	$614,710.46	
Deduct reinsurance, rebate, and return premiums	100,519.63	
Net cash received for premiums—all fire		$514,190.83
Interest and dividends from all sources		14,912.41
Income from all other sources		200,000.00
Received from home office, $742.47.		
Gross cash income		$729,103.24

EXPENDITURES.

Gross amount paid for losses	$72,304.16	
Deduct salvage and reinsurance	212.47	
Net amount paid for losses—all fire		$72,091.69
Commissions and brokerage		133,451.48
Salaries and fees of officers and employees		227.50
State and local taxes		2,783.11
All other payments and expenditures		221,167.22
Remitted to home office, $110,000.00.		
Gross cash expenditures		$429,889.33

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	.....	.....
Written or renewed during the year	$55,810,829.00	$660,156.53
Total	$55,810,829.00	$660,156.53
Deduct risks expired or terminated	6,332,474.00	109,294.91
Net amount in force Dec. 31, 1900	$49,478,355.00	$550,861.62

MISCELLANEOUS.

Losses incurred during the year	$147,105.02

BUSINESS IN NEW HAMPSHIRE, 1900.*

Fire risks written	$196,207.00
Premiums received	2,454.20
Losses paid	2,377.74
Losses incurred	10,339.00

*Reinsurance.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

UNITED STATES BRANCH.

EDINBURGH, SCOTLAND.

Commenced business in the United States, 1880.

Resident Manager, JAMES H. BREWSTER, Hartford, Conn.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	$218,457.56
Loans on mortgages of real estate (first liens).....	1,064,050.17
Interest due and accrued thereon.....	13,856.54
Market value of stocks and bonds.....	2,040,369.95
Loans on collateral securities.....	2,600.00
Cash in company's office.....	583.74
Cash deposited in bank.....	519,527.98
Interest due and accrued.....	22,402.40
Gross premiums in course of collection, less $45,778.25 for commissions, etc.....	229,601.75
All other assets.....	155,778.58
Gross assets.....	$4,267,228.67
Deduct ledger liabilities.....	50,151.94
Total assets.....	$4,217,076.73

LIABILITIES.

Net amount of unpaid losses.....		$239,965.58
Unearned premiums at fifty per cent of gross premiums		1,670,845.72
Due and accrued for salaries, rent, and incidental expenses		5,000.00
Return premiums		25,834.76
Reinsurance		66,432.24
Gross liabilities, except capital and surplus.....		$2,008,078.30
Deposit capital.....	$200,000.00	
Surplus beyond all liabilities.....	2,008,998.43	
Surplus as regards policy-holders.....		2,208,998.43
Total liabilities, including capital and surplus.....		$4,217,076.73

INCOME.

Cash received for gross premiums	$3,322,169.63	
Deduct reinsurance, rebate, and return premiums	1,382,174.80	
Net cash received for premiums—all fire		$1,939,994.83
Received for interest on mortgages and collateral loans		60,352.38
Interest and dividends from all other sources		77,565.85
Income from all other sources		15,611.89
Received from home office, $79,526.27.		
Gross cash income		$2,093,524.95

EXPENDITURES.

Gross amount paid for losses	$2,060,681.45	
Deduct salvage and reinsurance	670,815.72	
Net amount paid for losses—all fire		$1,389,865.73
Commissions and brokerage		393,485.61
Salaries and fees of officers and employees		91,960.07
State and local taxes		87,130.08
Rents		4,182.39
All other payments and expenditures		124,414.40
Gross cash expenditures		$2,091,038.28

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$463,713,045.00	$4,019,751.01
Written or renewed during the year	357,480,804.00	3,433,140.63
Total	$821,193,849.00	$7,452,891.64
Deduct risks expired or terminated	315,081,851.00	2,988,921.48
In force at the end of the year	$506,111,998.00	$4,463,970.16
Deduct amount reinsured	123,441,204.00	1,122,278.70
Net amount in force Dec. 31, 1900	$382,670,794.00	$3,341,691.46

MISCELLANEOUS.

Losses incurred during the year $1,343,071.72

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$113,000.00	$107,789.30
Oregon	68,937.50	16,114.05
Georgia	10,800.00	24,767.39
Virginia	55,125.00	31,308.02
Canada	154,600.00	136,082.18
New Mexico	10,000.00	6,234.72

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$1,394,862.00
Premiums received	16,225.23
Losses paid	13,463.33
Losses incurred	10,291.58

SKANDIA INSURANCE COMPANY.

UNITED STATES BRANCH.

STOCKHOLM, SWEDEN.

Commenced business in the United States, 1900.

Resident Manager, C. F. SHALLCROSS, New York City.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Market value of stocks and bonds	$468,394.51
Cash deposited in bank	90,732.06
Interest due and accrued	2,516.67
Gross premiums in course of collection, less $27,122.65 for commissions, etc	62,570.88
All other assets	18.00
Gross assets	$624,232.12

LIABILITIES.

Net amount of unpaid losses		$57,556.32
Unearned premiums at fifty per cent of gross premiums		184,886.53
Due and accrued for salaries, rent, and incidental expenses		6.50
Return premiums		3,285.53
Gross liabilities, except capital and surplus		$245,734.88
Deposit capital	$200,000.00	
Surplus beyond all liabilities	178,497.24	
Surplus as regards policy-holders		378,497.24
Total liabilities, including capital and surplus		$624,232.12

INCOME.

Cash received for gross premiums	$353,698.22	
Deduct reinsurance, rebate, and return premiums	48,446.44	
Net cash received for premiums—all fire		$305,251.78
Interest and dividends from all sources		9,272.43
Received from home office, $503,412.75.		
Gross cash income		$314,524.21

EXPENDITURES.

Net amount paid for losses—all fire	$13,574.40
Commissions and brokerage	92,913.17
State and local taxes	1,958.00
All other payments and expenditures	2,731.49
Remitted to home office, $147,633.33.	
Gross cash expenditures	$111,177.06

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	.....	.....
Written or renewed during the year	$61,887,896.57	$443,391.75
Total	$61,887,896.57	$443,391.75
Deduct risks expired or terminated	18,306,619.60	73,618.68
Net amount in force Dec. 31, 1900	$43,581,276.97	$369,773.07

MISCELLANEOUS.

Losses incurred during the year	$71,130.72

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$134,224.75	$15,345.80
Georgia	11,536.16	1,727.38

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$829,458.00
Premiums received	3,112.93

SUN INSURANCE OFFICE.

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1882.

Resident Manager, J. J. GUILE, New York City.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	$250,000.00
Loans on mortgages of real estate (first liens).....	188,000.00
Interest due and accrued thereon.....	1,850.83
Market value of stocks and bonds.....	1,655,710.00
Cash in company's office.....	625.27
Cash deposited in bank.....	197,029.15
Interest due and accrued.....	17,945.65
Gross premiums in course of collection, less $28,329.45 for commissions, etc.....	79,824.94
Rents due and accrued.....	1,316.67
Agents' balances.....	147,232.62
Premiums more than three months due, $9,788.73.	
Gross assets.....	$2,539,535.13
Deduct ledger liabilities.....	3,073.58
Total assets.....	$2,536,461.55

LIABILITIES.

Net amount of unpaid losses.....		$194,300.16
Unearned premiums at fifty per cent of gross premiums		1,356,110.23
Due and accrued for salaries, rent, and incidental expenses		4,077.85
Reinsurance		9,706.00
Gross liabilities, except capital and surplus.....		$1,564,194.24
Deposit capital.....	$200,000.00	
Surplus beyond all liabilities.....	772,267.31	
Surplus as regards policy-holders.....		972,267.31
Total liabilities, including capital and surplus.....		$2,536,461.55

INCOME.

Cash received for gross premiums	$1,973,264.50	
Deduct reinsurance, rebate, and return premiums	457,396.71	
Net cash received for premiums—all fire		$1,515,867.79
Received for interest on mortgages		9,080.00
Interest and dividends from all other sources		71,087.26
Income from all other sources		34,479.42
Gross cash income		$1,630,514.47

EXPENDITURES.

Gross amount paid for losses	$1,176,899.95	
Deduct salvage and reinsurance	118,977.12	
Net amount paid for losses—all fire		$1,057,922.83
Commissions and brokerage		341,773.88
Salaries and fees of officers and employees		154,202.34
State and local taxes		53,941.13
Rents		20,764.16
All other payments and expenditures		55,791.77
Remitted to home office, $3,083.04.		
Gross cash expenditures		$1,684,396.11

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$327,457,988.00	$2,790,425.97
Written or renewed during the year	207,438,897.00	1,960,372.25
Total	$534,896,885.00	$4,750,798.22
Deduct risks expired or terminated	198,585,962.00	1,855,252.46
In force at the end of the year	$336,310,923.00	$2,895,545.76
Deduct amount reinsured	24,350,942.00	183,325.29
Net amount in force Dec. 31, 1900	$311,959,981.00	$2,712,220.47

MISCELLANEOUS.

Losses incurred during the year $1,054,400.30

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$106,000.00	$78,553.36
Virginia	11,550.00	10,193.06
Georgia	13,725.00	19,132.13
Oregon	68,625.00	33,120.65

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$436,044.00
Premiums received	6,386.71
Losses paid	1,432.68
Losses incurred	1,203.74

SVEA FIRE AND LIFE INSURANCE COMPANY.

(LIMITED.)

UNITED STATES BRANCH.

GOTHENBURG, SWEDEN.

Commenced business in the United States, 1884.

Resident Managers, WEED AND KENNEDY, New York City.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Market value of stocks and bonds	$521,387.50
Cash in company's office	1,328.26
Cash deposited in bank	84,818.84
Interest due and accrued	4,397.91
Gross premiums in course of collection, less $27,114.18 for commissions, etc.	81,032.85
Bills receivable, not matured, taken for premiums. Premiums more than three months due, $1,412.15.	26,206.89
Gross assets	$719,172.25
Deduct ledger liabilities	8,177.70
Total assets	$710,994.55

LIABILITIES.

Net amount of unpaid losses	$47,022.55
Unearned premiums at fifty per cent of gross premiums	313,217.77
Due and accrued for salaries, rent, and incidental expenses	317.08
Commissions and brokerage on premiums paid	5,735.11
Return premiums	10,811.79
Reinsurance	2,783.99
All other liabilities	314.10
Gross liabilities, except capital and surplus	$380,202.39

Deposit capital	$200,000.00	
Surplus beyond all liabilities	130,792.16	
Surplus as regards policy-holders		$330,792.16
Total liabilities, including capital and surplus		$710,994.55

INCOME.

Cash received for gross premiums	$689,064.78	
Deduct reinsurance, rebate, and return premiums	199,038.11	
Net cash received for premiums—all fire		$490,026.67
Interest and dividends from all sources		16,980.54
Income from all other sources		7,051.57
Received from home office, $70,000.00.		
Gross cash income		$514,058.78

EXPENDITURES.

Gross amount paid for losses	$394,289.44	
Deduct salvage and reinsurance	58,610.33	
Net amount paid for losses—all fire		$335,679.11
Commissions and brokerage		160,126.69
Salaries and fees of officers and employees		900.00
State and local taxes		17,354.78
All other payments and expenditures		9,367.91
Remitted to home office, $15,931.24.		
Gross cash expenditures		$523,428.49

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$44,197,652.00	$582,778.75
Written or renewed during the year	48,143,248.00	705,876.27
Total	$92,340,900.00	$1,288,655.02
Deduct risks expired or terminated	45,100,047.00	611,950.92
In force at the end of the year	$47,240,853.00	$676,704.10
Deduct amount reinsured	3,229,466.00	50,268.57
Net amount in force Dec. 31, 1900	$44,011,387.00	$626,435.53

MISCELLANEOUS.

Losses incurred during the year	$332,070.74

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$155,808.00
Premiums received	3,152.96
Losses paid	149.67
Losses incurred	149.67

THURINGIA INSURANCE COMPANY.

UNITED STATES BRANCH.

ERFURT, GERMANY.

Commenced business in the United States, 1896.

Resident Manager, F. G. Voss, New York City.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Market value of stocks and bonds		$847,514.78
Cash in company's office		288.54
Cash deposited in bank		13,498.92
Interest due and accrued		8,337.50
Gross premiums in course of collection, less $45,359.92 for commissions, etc		131,992.31
All other assets		9,713.06
Gross assets		$1,011,345.11

LIABILITIES.

Net amount of unpaid losses		$36,713.18
Unearned premiums at fifty per cent of gross premiums		514,616.35
Reinsurance		1,714.67
Gross liabilities, except capital and surplus		$553,044.20
Deposit capital	$200,000.00	
Surplus beyond all liabilities	258,300.91	
Surplus as regards policy-holders		458,300.91
Total liabilities, including capital and surplus		$1,011,345.11

INCOME.

Cash received for gross premiums	$1,161,943.11	
Deduct reinsurance, rebate, and return premiums	323,992.78	
Net cash received for premiums—all fire		$837,950.33
Interest and dividends from all sources		10,320.00
Received from home office, $243,000.00.		
Gross cash income		$848,270.33

EXPENDITURES.

Gross amount paid for losses	$467,178.54	
Deduct salvage and reinsurance	49,051.61	
Net amount paid for losses—all fire		$418,126.93
Commissions and brokerage		308,992.80
Salaries and fees of officers and employees		47,706.54
State and local taxes		20,284.55
All other payments and expenditures		13,185.22
Gross cash expenditures		$808,296.04

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$63,501,346.80	$798,191.71
Written or renewed during the year	103,512,279.57	1,152,710.39
Total	$167,013,626.37	$1,950,902.10
Deduct risks expired or terminated	63,374,478.19	851,449.90
In force at the end of the year	$103,639,148.18	$1,099,452.20
Deduct amount reinsured	5,055,219.72	70,219.49
Net amount in force Dec. 31, 1900	$98,583,928.39	$1,029,232.71

MISCELLANEOUS.

Losses incurred during the year	$398,337.98

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Oregon	$55,000.00	$20,743.37

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$74,725.00
Premiums received	1,098.67
Losses paid	.50
Losses incurred	.50

UNION ASSURANCE SOCIETY.

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1891.

Resident Managers, HALL & HENSHAW, New York City.

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	$200,000.00
Market value of stocks and bonds.....	1,128,370.00
Cash in company's office.....	18,923.83
Cash deposited in bank.....	102,772.39
Interest due and accrued.....	9,919.76
Gross premiums in course of collection, less $27,416.42 for commissions, etc.....	156,260.16
Gross assets.....	$1,616,246.14

LIABILITIES.

Net amount of unpaid losses.....		$183,833.30
Unearned premiums at fifty per cent of gross premiums		684,558.23
Return premiums.....		8,026.86
Reinsurance.....		2,782.77
Gross liabilities, except capital and surplus.....		$879,201.16
Deposit capital.....	$200,000.00	
Surplus beyond all liabilities.....	537,044.98	
Surplus as regards policy-holders.....		737,044.98
Total liabilities, including capital and surplus.....		$1,616,246.14

INCOME.

Cash received for gross premiums.....	$1,575,336.78	
Deduct reinsurance, rebate, and return premiums.....	437,829.78	
Net cash received for premiums—all fire.....		$1,137,507.00
Interest and dividends from all sources.....		37,446.18
Income from all other sources.....		8,924.02
Received from home office, $159,655.00.		
Gross cash income.....		$1,183,877.20

EXPENDITURES.

Gross amount paid for losses	$903,235.50	
Deduct salvage and reinsurance	101,751.98	
Net amount paid for losses—all fire		$801,483.52
Commissions and brokerage		261,708.40
Salaries and fees of officers and employees		57,769.02
State and local taxes		39,443.06
Rents		1,500.00
All other payments and expenditures		54,586.07
Remitted to home office, $50,952.68.		
Gross cash expenditures		$1,216,490.07

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$127,488,225.00	$1,320,343.68
Written or renewed during the year	153,776,508.00	1,578,110.32
Total	$281,264,733.00	$2,898,454.00
Deduct risks expired or terminated	139,564,426.00	1,434,099.20
In force at the end of the year	$141,700,307.00	$1,464,354.80
Deduct amount reinsured	10,143,951.00	95,238.34
Net amount in force Dec. 31, 1900	$131,556,356.00	$1,369,116.46

MISCELLANEOUS.

Losses incurred during the year $799,788.11

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$138,750.00	$46,379.40
Virginia	69,375.00	24,751.94
Georgia	13,875.00	20,332.85
Oregon	58,000.00	8,064.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written	$447,623.00
Premiums received	5,189.69

WESTERN ASSURANCE COMPANY.

UNITED STATES BRANCH.

TORONTO, CANADA.

Commenced business in the United States, 1874.

GEORGE A. COX, *President.* C. C. FOSTER, *Secretary.*

DEPOSIT CAPITAL, $200,000.00.

ASSETS.

Loans on mortgages of real estate (first liens)	$20,000.00
Market value of stocks and bonds	1,360,432.74
Cash in company's office	280.13
Cash deposited in bank	209,108.31
Bills receivable, not matured, taken for premiums	43,280.34
Agents' debit balances	332,407.28
Gross assets	$1,965,508.80

LIABILITIES.

Net amount of unpaid losses		$176,295.29
Unearned premiums at 50 per cent on fire and inland risks	$1,118,501.22	
Unearned premiums at 100 per cent on marine risks	46,834.50	
Total unearned premiums		1,165,335.72
Gross liabilities, except capital and surplus		$1,341,631.01
Deposit capital	$200,000.00	
Surplus beyond all liabilities	423,877.79	
Surplus as regards policy-holders		623,877.79
Total liabilities, including capital and surplus		$1,965,508.80

INCOME.

	Fire.	*Marine and Inland.*	
Cash received for gross premiums	$1,908,986.26	$536,679.27	
Deduct reinsurance, rebate, and return premiums	355,315.08	52,937.72	
Net cash received for premiums	$1,553,671.18	$483,741.55	
			$2,037,412.73

Received for interest on mortgages	$2,100.00
Interest and dividends from all other sources	52,978.81
Income from all other sources	1,829.48
Received from home office, $123,080.57.	
Gross cash income	$2,094,321.02

EXPENDITURES.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$1,186,647.83	$316,569.83	
Deduct salvage and reinsurance	56,881.26	26,634.57	
Net amount paid for losses	$1,129,766.57	$289,935.26	
			$1,419,701.83
Commissions and brokerage			394,777.21
Salaries and fees of officers and employees			80,100.00
State and local taxes			64,738.63
Rents			3,500.00
All other payments and expenditures			117,936.22
Gross cash expenditures			$2,080,753.89

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1899	$213,816,782.00	$2,000,890.76
Written or renewed during the year	192,259,442.00	1,908,986.26
Total	$406,076,224.00	$3,909,877.02
Deduct risks expired or terminated	189,478,235.00	1,742,429.11
In force at the end of the year	$216,597,989.00	$2,167,447.91
Deduct amount reinsured	6,351,896.00	44,797.77
Net amount in force Dec. 31, 1900	$210,246,093.00	$2,122,650.14

	Marine and Inland Risks.	*Premiums.*
In force Dec. 31, 1899	$5,196,623.00	$79,563.10
Written or renewed during the year	57,095,264.00	536,679.27
Total	$62,291,887.00	$616,242.37
Deduct risks expired or terminated	55,359,557.00	447,108.51
In force at the end of the year	$6,932,330.00	$169,133.86
Deduct amount reinsured	471,654.00	17,915.67
Net amount in force Dec. 31, 1900	$6,460,676.00	$151,218.19

MISCELLANEOUS.

Losses incurred during the year..... $1,459,886.56

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Georgia	$10,275.00	$22,890.66
Ohio	113,375.00	63,560.34
Virginia	43,470.00	19,188.66
Oregon	56,000.00	8,256.12
California	117,700.00	70,433.10

BUSINESS IN NEW HAMPSHIRE, 1900.

Fire risks written.....	$1,401,019.00
Premiums received.....	9,597.44
Losses paid	5,576.99
Losses incurred	3,417.85

FIDELITY AND CASUALTY

INSURANCE COMPANIES

OF OTHER STATES AND COUNTRIES.

DETAILED ABSTRACTS FROM THE ANNUAL STATEMENTS OF THE FIDELITY AND CASUALTY INSURANCE COMPANIES OF OTHER STATES AND COUNTRIES, AUTHORIZED TO DO BUSINESS IN THE STATE OF NEW HAMPSHIRE, SHOWING THEIR STANDING AND CONDITION ON THE 31ST DAY OF DECEMBER, 1900.

ÆTNA LIFE INSURANCE COMPANY.

[Accident Department.]

HARTFORD, CONN.

Incorporated May 28, 1853. Commenced business January 1, 1891.

MORGAN G. BULKELEY, *President.* JOEL L. ENGLISH, *Secretary.*

INCOME.

Premiums collected during year:			
Accident		$1,072,446.07	
Health		59,641.26	
Total		$1,132,087.33	
Deduct reinsurance, abatement, rebate, and return premiums:			
Accident	$24,762.35		
Health	916.45		
Total deductions		25,678.80	
Net cash actually received for premiums			$1,106,408.53
Cash received for interest on:			
Mortgage loans			1,235,860.08
Collateral loans			180,671.30
Bonds owned and dividends on stock			833,182.44
Other debts due the company			55,111.81
Rents			36,097.33
Profits on securities actually sold			11,050.50
From all other sources			1,447.11
Total income			$3,459,829.10

DISBURSEMENTS.

Gross amount paid for claims:			
Accident		$433,296.47	
Health		22,288.27	
Total		$455,584.74	
Deduct salvages and reinsurances:			
Accident	$2,012.85		
Health	.....		
Total deductions		2,012.85	
Net paid policy-holders			$453,571.89
Cash paid stockholders for interest or dividends			43,750.00
Commissions to agents			369,949.45
Salaries and traveling expenses of agents			19,759.92
Medical examiners' fees			6,039.60

Salaries of officers and office employees	$31,416.03
Taxes and fees	25,573.90
Rent	11,082.34
Legal expenses	5,290.90
Furniture and fixtures, $1,355.87; advertising and printing, $22,894.83	24,250.70
All other expenses	17,529.85
(Total miscellaneous expenses, $554,642.69.)	
Total disbursements during the year	$1,008,214.58
Balance Dec. 31, 1900	$2,451,614.52

ASSETS, AS PER LEDGER ACCOUNTS.

See Life Department.

LIABILITIES.

Net amount of unpaid claims	$106,894.85
Total unearned premiums	389,230.72
Due and accrued for salaries, rent, and incidental expenses	1,000.00
Gross liabilities	$497,125.57

RISKS AND PREMIUMS.

	Accident and Health Risks.	*Premiums.*
In force Dec. 31, 1899	$135,807,470.00	$582,519.06
Written or renewed during the year	339,017,183.00	1,132,087.33
Total	$474,824,653.00	$1,714,606.39
Deduct expirations and cancellations	314,710,033.00	967,187.86
In force at the end of the year	$160,114,620.00	$747,418.53
Deduct reinsured policies	1,025,500.00	4,023.57
Net amount in force Dec. 31, 1900	$159,089,120.00	$743,394.96

MISCELLANEOUS.

Losses incurred during the year	$532,983.20

BUSINESS IN NEW HAMPSHIRE, 1900.

Risks written	$832,150.00
Premiums received	3,771.84
Losses paid	1,217.83
Losses incurred	1,232.83

AMERICAN SURETY COMPANY.

NEW YORK CITY.

Incorporated April 14, 1884. Commenced business April 15, 1884.

H. D. LYMAN, *President.* G. M. SWENEY, *Secretary.*

CASH CAPITAL, $2,500,000.00.

INCOME.

Premiums collected during year:			
Fidelity		$566,328.25	
Surety		592,049.10	
Total		$1,158,377.35	
Deduct reinsurance, abatement, rebate, and return premiums:			
Fidelity	$48,388.12		
Surety	123,022.84		
Total deductions		171,410.96	
Net cash actually received for premiums			$986,966.39
Cash received for interest on:			
Collateral loans			18,314.82
Bonds owned and dividends on stock			49,753.27
Other debts due the company			10,959.33
Rents			185,657.42
Profits on securities actually sold			4,979.00
From all other sources			98,439.85
Total income			$1,355,070.08
Net or ledger assets Dec. 31, 1899			4,942,932.44
Total			$6,298,002.52

DISBURSEMENTS.

Gross amount paid for claims:			
Fidelity		$203,859.55	
Surety		420,867.12	
Total		$624,726.67	
Deduct salvages and reinsurances:			
Fidelity	$43,080.83		
Surety	196,360.79		
Total deductions		239,441.62	
Net paid policy-holders			$385,285.05
Cash paid stockholders for interest or dividend			200,000.00
Commissions to agents			55,165.35
Salaries and traveling expenses of agents			184,614.09

Medical examiners' fees		$3,933.18
Salaries of officers and office employees		180,363.19
Taxes and fees		78,115.39
Rent		35,650.37
Legal expenses, $4,240.19; real estate expenses, $73,424.51		77,664.70
Furniture and fixtures, $2,581.09; advertising and printing, $22,260.01		24,841.10
Losses on securities actually sold under cost		5,660.62
All other expenses		49,446.64
(Total miscellaneous expenses, $895,454.63.)		
Total disbursements during the year		$1,280.739.68
Balance Dec. 31, 1900		$5,017,262.84

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered		$3,028,217.16
Loans on mortgages of real estate (first liens)		18,583.76
Loans on collateral securities		644,211.57
Book value of stocks and bonds		1,079,447.85
Cash in company's office		4,187.41
Cash deposited in banks		259,742.96
		$5,034.390.71
Deduct ledger liabilities		17,127.87
Total net ledger assets, as per balance		$5,017,262.84

OTHER ASSETS.

Interest due and accrued on:		
Stocks and bonds		$2,815.00
Collateral loans		9,266.24
Rents due and accrued		18,098.15
Market value of stocks and bonds over book value		76,989.65
Net amount of outstanding premiums		93,081.60
Total assets as per books of the company		$5,217,513.48

LIABILITIES.

Net amount of unpaid claims		$291,616.17
Total unearned premiums		592,251.67
Gross liabilities, except capital		$883,867.84
Paid-up capital	$2,500,000.00	
Surplus beyond all liabilities	1,833,645.64	
Surplus as regards policy-holders		4,333,645.64
Total liabilities, including capital and surplus		$5,217,513.48

RISKS AND PREMIUMS.

	Fidelity Risks.	*Premiums.*
In force Dec. 31, 1899	$115,894,512.00	$527,994.06
Written or renewed during the year	132,985,816.00	569,149.44
Total	$248,880,328.00	$1,097,143.50
Deduct expirations and cancellations	137,659,133.00	593,040.48
Net amount in force Dec. 31, 1900	$111,221,195.00	$504,103.02

	Surety Risks.	*Premiums.*
In force Dec. 31, 1899	$196,912,950.00	$666,421.96
Written or renewed during the year	215,265,243.00	627,980.57
Total	$412,178,193.00	$1,294,402.53
Deduct expirations and cancellations	212,657,727.00	626,407.88
Net amount in force Dec. 31, 1900	$199,520,466.00	$667,994.65

MISCELLANEOUS.

Losses incurred during the year	$682,752.65
Company's stock owned by the directors, at par value	882,600.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Canada	$57,000.00	$10,610.63
New Brunswick	9,700.00	416.25
Ohio	39,375.00	41,435.81
Mexico	52,640.00	43,874.53
Virginia	86,615.00	883.88

BUSINESS IN NEW HAMPSHIRE, 1900.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Fidelity	$452,500.00	$1,776.79	.....	.....
Surety	882,748.00	1,515:98	$4,675.40	$4,675.40
	$1,335,248.00	$3,292.77	$4,675.40	$4,675.40

CITY TRUST, SAFE DEPOSIT AND SURETY COMPANY.

PHILADELPHIA, PA.

Incorporated June 4, 1886. Commenced business June 4, 1886.

CHARLES M. SWAIN, *President.* JAMES F. LYND, *Secretary.*

CASH CAPITAL, $500,000.00.

INCOME.

Premiums collected during the year	$252,803.71	
Deduct reinsurance, abatement, rebate, and return premiums	30,196.33	
Net cash actually received for premiums		$222,607.38
Cash received for interest on:		
Mortgage loans		5,590.48
Collateral loans		67,660.75
Bonds owned and dividends on stock		18,379.83
Other debts due the company		7,975.39
Rents		13,593.45
From all other sources		7,887.24
Total income		$343,694.52
Net or ledger assets Dec. 31, 1899		3,161,027.09
Total		$3,504,721.61

DISBURSEMENTS.

Gross amount paid for claims	$58,936.84	
Deduct salvages and reinsurances	16,355.63	
Net paid policy-holders		$42,581.21
Cash paid stockholders for interest or dividend		30,030.00
Interest paid depositors		43,848.93
Commissions to agents		19,236.78
Salaries and traveling expenses of agents		58,857.82
Salaries of officers and office employees		61,721.51
Taxes and fees		16,730.78
Legal expenses, $5,068.16; real estate expenses, $18,378.99		23,447.15
Advertising and printing		5,970.97
Losses on securities actually sold under cost		9,577.25
All other expenses		584.24
(Total miscellaneous expenses, $270,005.43.)		
Total disbursements during the year		$312,586.64
Balance Dec. 31, 1900		$3,192,134.97

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered	$537,006.96
Loans on mortgages of real estate (first liens)	69,700.00
Loans on collateral securities	1,329,597.24
Book value of stocks and bonds	434,475.50
Cash in company's office	111,316.80
Cash deposited in banks	558,583.10
All other assets	151,455.37
Total net ledger assets, as per balance	$3,192,134.97

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	$1,608.00
Stocks and bonds	6,545.00
Collateral loans	14,700.00
Other assets	1,090.00
Market value of real estate over cost	120,093.04
Market value of stocks and bonds over book value	3,315.00
Net amount of outstanding premiums	11,978.72
All other items	3,672.27
Total assets as per books of the company	$3,355,137.00

ITEMS NOT ADMITTED.

Furniture and fixtures	$6,781.68
Total admitted assets	$3,348,355.32

LIABILITIES.

Net amount of unpaid claims		$62,525.90
Total unearned premiums		129,824.89
Due and accrued for rent and incidental expenses		1,000.00
Due depositors, with interest		2,394,704.97
All other liabilities		26.00
Gross liabilities, except capital		$2,588,081.76
Paid-up capital	$500,000.00	
Surplus beyond all liabilities	260,273.56	
Surplus as regards policy-holders		760,273.56
Total liabilities, including capital and surplus		$3,348,355.32

RISKS AND PREMIUMS.

	Fidelity Risks.	*Premiums.*
In force Dec. 31, 1899	$25,860,108.33	$92,692.99
Written or renewed during the year	27,040,545.25	89,780.52
Total	$52,900,653.58	$182,473.51
Deduct expirations and cancellations	26,250,808.33	92,965.04
In force at the end of the year	$26,649,845.25	$89,508.47
Deduct reinsured policies	60,000.00	310.00
Net amount in force Dec. 31, 1900	$26,589,845.25	$89,198.47

	Surety Risks.	*Premiums.*
In force Dec. 31, 1899	$41,140,813.16	$158,015.06
Written or renewed during the year	40,358,760.71	158,495.66
Total	$81,499,573.87	$316,510.72
Deduct expirations and cancellations	35,877,583.82	139,462.04
In force at the end of the year	$45,621,990.05	$177,048.68
Deduct reinstated policies	1,871,293.10	12,249.05
Net amount in force Dec. 31, 1900	$43,750,696.95	$164,799.63

MISCELLANEOUS.

Losses incurred during the year	$87,322.72
Amount loaned to officers and directors	96,650.00
Amount loaned to stockholders not officers	138,200.00

BUSINESS IN NEW HAMPSHIRE, 1900.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Fidelity	$210,400.00	$688.78	.....	.....
Surety	79,215.00	257.45	.....	.....
	$289,615.00	$946.33	.....	.....

EMPLOYERS' LIABILITY ASSURANCE CORPORATION.

(LIMITED.)

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1881.

Resident Managers, APPLETON & DANA, Boston, Mass.

DEPOSIT CAPITAL, $200,000.00.

INCOME.

Premiums collected during year:			
Fidelity		$25,712.80	
Accident		174,057.94	
Health		4,029.58	
Employers' liability		1,381,395.28	
Total		$1,585,195.60	
Deduct reinsurance, abatement, rebate, and return premiums:			
Fidelity	$3,646.96		
Accident	26,460.61		
Health	535.93		
Employers' liability	160,904.75		
Total deductions		191,548.25	
Net cash actually received for premiums			$1,393,647.35
Cash received for interest on bonds and stocks			52,503.91
Received from home office			42,202.36
Total income			$1,488,353.62
Net or ledger assets Dec. 31, 1899			1,040,056.43
Total			$2,528,410.05

DISBURSEMENTS.

Gross amount paid for claims:		
Fidelity	$8,787.48	
Accident	61,599.28	
Health	208.57	
Employers' liability	519,832.54	
Total	$590,427.87	

Deduct salvages and reinsurances:		
Fidelity	.....	
Accident	.....	
Health	.....	
Employers' liability	$3,261.79	
Total deductions		$3,261.79
Net paid policy-holders		$587,156.08
Commissions to agents		333,126.44
Salaries and traveling expenses of agents		9,251.29
Inspections		19,260.80
Salaries of officers and office employees		33,343.23
Taxes and fees		40,486.83
Rent		21,893.62
Legal expenses		133,237.73
Furniture and fixtures, $1,714.42; advertising and printing, $21,237.69		22,952.11
All other expenses		11,159.26
(Total miscellaneous expenses, $496,651.21.)		
Total disbursements during the year		$1,211,877.39
Balance Dec. 31, 1900		$1,316,532.66

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of stocks and bonds	$1,252,862.80
Cash in company's office	1,800.00
Cash deposited in banks	32,878.91
Total net ledger assets, as per balance	$1,287,541.71

OTHER ASSETS.

Interest due and accrued on stocks and bonds	$10,134.58
Market value of stocks and bonds over cost	28,990.95
Net amount of outstanding premiums	224,716.36
Total assets as per books of the company	$1,551,383.60

LIABILITIES.

Net amount of unpaid claims	$336,840.00
Total unearned premiums	644,565.51
Commissions and brokerage	11,268.46
Gross liabilities, except capital	$992,673.97

Deposit capital	$200,000.00	
Surplus beyond all liabilities	358,709.63	
Surplus as regards policy-holders		$558,709.63
Total liabilities, including capital and surplus		$1,551,383.60

RISKS AND PREMIUMS.

	Accident Risks.	*Premiums.*
In force Dec. 31, 1899	$26,341,728.00	$117,074.34
Written or renewed during the year	39,436,085.00	175,271.49
Total	$65,777,813.00	$292,345.83
Deduct expirations and cancellations	35,085,951.00	155,937.56
In force at the end of the year	$30,691,862.00	$136,408.27
Deduct reinsured policies	401,742.00	1,785.52
Net amount in force Dec. 31, 1900	$30,290,120.00	$134,622.75

	Health Risks.	*Premiums.*
In force Dec. 31, 1899	.....	.....
Written or renewed during the year	$1,367.830.00	$6,079.25
Total	$1,367,830.00	$6,079.25
Deduct expirations and cancellations	142,425.00	633.00
In force at the end of the year	$1,225,405.00	$5,446.25
Deduct reinsured policies	7,915.00	35.19
Net amount in force Dec. 31, 1900	$1,217,490.00	$5,411.06

	Employers' Liability Risks.	*Premiums.*
In force Dec. 31, 1899	$211,822,785.00	$941,434.60
Written or renewed during the year	321,499,085.00	1,428,884.82
Total	$533,321,870.00	$2,370,319.42
Deduct expirations and cancellations	278,671,700.00	1,238,540.90
In force at the end of the year	$254,650,170.00	$1,131,778.52
Deduct reinsured policies	2,518,645.00	11,193.98
Net amount in force Dec. 31, 1900	$252,131,525.00	$1,120.584.54

	Fidelity Risks.	*Premiums.*
In force Dec. 31, 1899	$4,768,503.00	$21,193.34
Written or renewed during the year	6,063,745.00	26,949.98
Total	$10,832,248.00	$48,143.32

Deduct expirations and cancellations.....	$5,559,023.00	$24,706.77
In force at the end of the year.....	$5,273,225.00	$23,436.55
Deduct reinsured policies.....	50,625.00	225.00
Net amount in force Dec. 31, 1900....	$5,222,600.00	$23,211.55

MISCELLANEOUS.

Losses incurred during the year..... $744,211.98

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$167,375.00	$59,215.39
Virginia	13,343.75	3,201.36

BUSINESS IN NEW HAMPSHIRE, 1900.

	Risks written.	Premiums written.	Losses paid.	Losses incurred.
Accident.....	$192,431.00	$855.25	$71.77	$91.77
Health	11,250.00	50.00	.....	.....
Employers' Liability..	2,931,383.00	13,028.37	3,821.89	2,556.89
	$3,135,064.00	$13,933.62	$3,893.66	$2,648.66

FIDELITY AND CASUALTY COMPANY.

NEW YORK CITY.

Incorporated March 20, 1876. Commenced business May 1, 1876.

GEORGE F. SEAWARD, *President.* ROBERT J. HILLAS, *Secretary.*

CASH CAPITAL, $250,000.00.

INCOME.

Premiums collected during year:

Fidelity and surety.....	$350,591.45
Accident	1,666,299.71

Plate glass		$248,491.47
Steam boiler		390,044.70
Employers' liability		1,637,690.00
Burglary		352,486.08
Total		$4,645,603.41
Deduct reinsurance, abatement, rebate, and return premiums:		
Fidelity and surety	$59,706.46	
Accident	553,016.47	
Plate glass	34,686.32	
Steam boiler	110,164.36	
Employers' liability	260,460.20	
Burglary	55,067.24	
Total deductions		1,073,101.05
Net cash actually received for premiums		$3,572,502.36
Cash received for interest on:		
Bonds owned and dividends on stock		95,713.94
Other debts due the company		2,264.71
Rents		63,471.68
Profits on securities actually sold		12,305.00
Total income		$3,746,257.69
Net or ledger assets Dec. 31, 1899		2,842,147.81
Total		$6,588,405.50

DISBURSEMENTS.

Gross amount paid for claims:		
Fidelity and surety		$49,283.38
Accident		414,652.91
Plate glass		105,623.07
Steam boiler		70,532.84
Employers' liability		673,696.35
Burglary		111,062.31
Total		$1,424,850.86
Deduct salvages and reinsurances:		
Fidelity and surety	$19,532.77	
Accident	12,169.53	
Plate glass	10,384.52	
Steam boiler	13,673.88	
Employers' liability	68.66	
Burglary	1,188.06	
Total deductions		57,022.42
Net paid policy-holders		$1,367,828.44
Cash paid stockholders for interest or dividend		50,000.00
Commissions to agents		937,771.81
Salaries and traveling expenses of agents		169,906.86
Medical examiners' fees, inspections		128,622.88
Salaries of officers and office employees		248,724.86

Taxes and fees	$96,328.08
Rent	38,078.46
Legal expenses, $1,603.38; real estate expenses, $22,797.67	24,401.05
Furniture and fixtures, $5,841.06; advertising and printing, $40,687.77	46,528.83
Losses on securities actually sold under cost	3,348.25
Expense of loss adjustments and defense of suits	244.999.90
All other expenses	73,764.85
(Total miscellaneous expenses, $1,817,475.93.)	
Total disbursements during the year	$3,430,304.27
Balance Dec. 31, 1900	$3,158,101.23

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered	$567,737.29
Book value of stocks and bonds	2,463,779.28
Cash in company's office	6,428.15
Cash deposited in banks	112,886.15
Bills receivable	5,061.82
Agents' debit balances	2,208.54
All other items	4,620.50
Total	$3,162,721.73
Deduct ledger liabilities	4,620.50
Total net ledger assets, as per balance	$3,158,101.23

OTHER ASSETS.

Interest due and accrued on stocks and bonds	$3,034.29
Rents due and accrued	705.42
Market value of stocks and bonds over book value	416,703.97
Net amount of outstanding premiums	341,156.43
Reserve reinsurance deposit	23,784.62
Total assets as per books of the company	$3,943,485.96

ITEMS NOT ADMITTED.

Agents' debit balances, unsecured	$2,208.54	
Bills receivable, unsecured	5,061.82	
Total items not admitted		$7,270.36
Total admitted assets		$3,936,215.60

LIABILITIES.

Net amount of unpaid claims		$741,080.60
Total unearned premiums		1,859,134.49
Due and accrued for salaries, rent, and incidental expenses		43,004.38
Gross liabilities, except capital		$2,793,219.47
Paid-up capital	$250,000.00	
Surplus beyond all liabilities	892,996.13	
Surplus as regards policy-holders		1,142,996.13
Total liabilities, including capital and surplus		$3,936,215.60

RISKS AND PREMIUMS.

	Accident Risks.	*Premiums.*
In force Dec. 31, 1899	$308,661,397.00	$1,117,076.81
Written or renewed during the year	521,172,008.32	1,644,876.63
Total	$829,833,405.32	$2,761,953.44
Deduct expirations and cancellations	511,976,025.00	1,644,179.85
In force at the end of the year	$317,857,380.32	$1,117,773.59
Deduct reinsured policies	13,333.33	85.54
Net amount in force Dec. 31, 1900	$317,844,046.99	$1,117,688.05

	Employers' Liability Risks.	*Premiums.*
In force Dec. 31, 1899	$180,483,333.00	$1,177,094.16
Written or renewed during the year	218,079,333.00	1,678,224.27
Total	$398,562,666.00	$2,855,318.43
Deduct expirations and cancellations	210,361,666.00	1,633,474.32
In force at the end of the year	$188,201,000.00	$1,221,844.11
Deduct reinsured policies	36,666.66	2,425.65
Net amount in force Dec. 31, 1900	$188,164,333.34	$1,219,418.46

	Fidelity Risks.	*Premiums.*
In force Dec. 31, 1899	$46,287,801.32	$175,885.71
Written or renewed during the year	89,722,940.17	352,855.51
Total	$136,010,741.49	$528,741,22
Deduct expirations and cancellations	70,476,132.32	232,464.34
In force at the end of the year	$65,534,609.17	$296,276.88
Deduct reinsured policies	72,500.00	321.00
Net amount in force Dec. 31, 1900	$65,462,109.17	$295,955.88

	Plate Glass Risks.	*Premiums.*
In force Dec. 31, 1899.....	$8,835,232.05	$196,904.56
Written or renewed during the year.....	10,634,559.04	252,414.62
Total	$19,469,791.09	$449,319.18
Deduct expirations and cancellations....	10,206,640.55	229,822.54
In force at the end of the year.....	$9,263,150.54	$219,496.64
Deduct reinsured policies.....	1,236.80	24.70
Net amount in force Dec. 31, 1900....	$9,261,913.74	$219,471.94

	Steam Boiler Risks.	*Premiums.*
In force Dec. 31, 1899.....	$108,371,574.50	$507,084.36
Written or renewed during the year.....	97,392,668.50	379,041.66
Total	$205,764,243.00	$886,126.02
Deduct expirations and cancellations....	95,062,239.50	366,382.58
Net amount in force Dec. 31, 1900....	$110,702,003.50	$519,743.44

	Burglary Risks.	*Premiums.*
In force Dec. 31, 1899.....	$32,654,614.51	$265,188.06
Written or renewed during the year....	46,545,363.81	350,340.67
Total	$79,199,978.32	$615,528.73
Deduct expirations and cancellations....	38,676,413.84	312,299.49
Net amount in force Dec. 31, 1900....	$40,523,564.48	$303,229.24

MISCELLANEOUS.

Losses incurred during the year..... $1,367,828.44

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$105,380.00	$101,801.39

BUSINESS IN NEW HAMPSHIRE, 1900.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Accident	$1,409,300.00	$5,260.70	$1,426.88	$1,426.88
Employers' Liability	975,000.00	5,653.98	3,265.08	3,265.08
Burglary	22,600.00	193.49	.....	.....
Fidelity and Surety	119,250.00	495.30	.....	.....
Plate Glass	44,702.05	954.31	140.27	140.27
Steam Boiler	885,500.00	2,707.06	.....	.....
	$3,456,352.05	$15,264.84	$4,832.23	$4,832.23

FIDELITY AND DEPOSIT COMPANY.

BALTIMORE, MD.

Incorporated February, 1890. Commenced business June 1, 1890.

EDWIN WARFIELD, *President.* HERMAN E. BOSLER, *Secretary.*

CASH CAPITAL, $1,500,000.00.

INCOME.

Premiums collected during year	$1,162,003.00	
Deduct reinsurance, abatement, rebate, and return premiums	23,740.53	
Net cash actually received for premiums		$1,138,262.47
Cash received for interest on bonds and stocks		135,671.43
Rents		38,453.32
From all other sources		73,743.53
Total income		$1,386,130.75
Net or ledger assets Dec. 31, 1899		4,120,325.25
Total		$5,506,456.00

DISBURSEMENTS.

Gross amount paid for claims	$431,867.34	
Deduct salvages and reinsurances	60,607.48	
Net paid policy-holders		$371,259.86
Cash paid stockholders for interest or dividend		262,447.50
Commissions to agents		279,261.34
Inspections and adjusting		51,894.12
Salaries of officers and office employees		77,835.04
Taxes and fees		52,319.11
Rent		7,924.98
Legal expenses, $18,799.72; real estate expenses, $10,310.30		29,110.02
Furniture and fixtures, $3,650.39; advertising and printing, $17,745.99		21,396.38
All other expenses		69,065.94
(Total miscellaneous expenses, $851,254.43.)		
Total disbursements during the year		$1,222,514.29
Balance Dec. 31, 1900		$4,283,941.71

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered	$600,000.00
Book value of stocks and bonds	3,364,357.00
Cash in company's office	41,613.14
Cash deposited in banks	277,971.57
Total net ledger assets, as per balance	$4,283,941.71

OTHER ASSETS.

Net amount of outstanding premiums	$97,372.08
Total assets as per books of the company	$4,381,313.79

LIABILITIES.

Net amount of unpaid claims		$155,163.09
Total unearned premiums		650,248.39
Gross liabilities, except capital		$805,411.48
Paid-up capital	$1,500,000.00	
Surplus beyond all liabilities	2,075,902.31	
Surplus as regards policy-holders		3,575,902.31
Total liabilities, including capital and surplus		$4,381,313.79

RISKS AND PREMIUMS.

	Fidelity Risks.	*Premiums.*
In force Dec. 31, 1899	$147,663,874.65	$723,874.11
Written or renewed during the year	208,062,041.00	825,035.18
Total	$355,725,915.65	$1,548,909.29
Deduct expirations and cancellations	181,117,006.00	835,436.05
Net amount in force Dec. 31, 1900	$174,608,909.65	$713,473.24

	Surety Risks.	*Premiums.*
In force Dec. 31, 1899	$66,537,000.00	$500,504.55
Written or renewed during the year	40,984,324.00	310,286.47
Total	$107,521,324.00	$810,791.02
Deduct expirations and cancellations	20,328,950.00	223,767.48
Net amount in force Dec. 31, 1900	$87,192,374.00	$587,023.54

MISCELLANEOUS.

Losses incurred during the year	$305,471.97
Company's stock owned by the directors, at par value	407,550.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Virginia	$39,250.00	$20,394.92
Ohio	30,000.00	50,882.74
Alabama	56,000.00	10,700.89
Cuba	25,500.00	11,589.63
Utah	28,250.00	1,219.83

BUSINESS IN NEW HAMPSHIRE, 1900.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Fidelity	$1,707,900.00	$5,227.74	.....	.....
Surety	1,073,550.00	6,121.00	.....	.....
	$2,781,450.00	$11,348.74	.....	.....

FRANKFORT MARINE, ACCIDENT AND PLATE GLASS INSURANCE COMPANY.

UNITED STATES BRANCH.

FRANKFORT-ON-THE-MAIN, GERMANY.

Commenced business in the United States, 1896.

Resident Manager, F. G. Voss, New York City.

DEPOSIT CAPITAL, $200,000.00.

INCOME.

Premiums collected during year:		
Accident	$189,381.56	
Plate glass	56,622.81	
Employers' liability	776,761.59	
Total	$1,022,765.96	
Deduct reinsurance, abatement, rebate, and return premiums:		
Accident	$23,615.54	
Plate glass	7,244.05	
Employers' liability	92,950.64	
Total deductions	123,810.23	
Net cash actually received for premiums		$898,955.73
Cash received for interest on bonds and stocks		6,550.00
From all other sources		180,000.00
Total income		$1,085,505.73
Net or ledger assets Dec. 31, 1899		511,873.96
Total		$1,597,379.69

DISBURSEMENTS.

Net amount paid for claims:		
Accident	$110,337.34	
Plate glass	24,425.10	
Employers' liability	392,976.24	
Net paid policy-holders		$527,738.68
Cash paid stockholders for interest or dividend		6,000.00
Commissions to agents		268,576.93
Salaries and traveling expenses of agents		98,156.56
Inspections		11,654.29
Salaries of officers and office employees		1,500.00
Taxes and fees		28,097.98
Legal expenses		2,254.00

Advertising and printing	$8,163.24
All other expenses	13,610.89
(Total miscellaneous expenses, $438,013.89.)	
Total disbursements during the year	$965,752.57
Balance Dec. 31, 1900	$631,627.12

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of stocks and bonds	$524,291.67
Cash in company's office deposited with trustees	110,588.75
Total	$634,880.42
Deduct ledger liabilities	3,253.30
Total net ledger assets, as per balance	$631,627.12

OTHER ASSETS.

Interest due and accrued on stocks and bonds	$13,122.46
Market value of stocks and bonds over book value	15,848.33
Net amount of outstanding premiums	181,689.07
Total assets as per books of the company	$842,286.98

LIABILITIES.

Net amount of unpaid claims		$226,243.51
Total unearned premiums		358,327.06
Gross liabilities, except capital		$584,570.57
Deposit capital	$200,000.00	
Surplus beyond all liabilities	57,716.41	
Surplus as regards policy-holders		257,716.41
Total liabilities, including capital and surplus		$842,286.98

RISKS AND PREMIUMS.

	Accident Risks.	*Premiums.*
In force Dec. 31, 1899	$15,577,700.00	$112,168.90
Written or renewed during the year	28,069,350.00	181,018.02
Total	$43,647,050.00	$293,186.92
Deduct expirations and cancellations	25,099,550.00	188,282.44
In force at the end of the year	$18,547,500.00	$104,904.48
Deduct reinsured policies	40,000.00	59.30
Net amount in force Dec. 31, 1900	$18,507,500.00	$104,845.18

	Employers' Liability Risks.	*Premiums.*
In force Dec. 31, 1899	$58,342,000.00	$565,891.17
Written or renewed during the year	71,729,000.00	777,801.16
Total	$130,071,000.00	$1,343,692.33
Deduct expirations and cancellations	67,446,000.00	790,673.74
Net amount in force Dec. 31, 1900	$62,625,000.00	$553,018.59

	Plate Glass Risks.	*Premiums.*
In force Dec. 31, 1899	$2,280,548.41	$30,193.65
Written or renewed during the year	3,275,203.75	59,046.88
Total	$5,555,752.16	$89,240.53
Deduct expirations and cancellations	2,708,892.63	39,591.54
In force at the end of the year	$2,846,859.53	$49,648.99
Deduct reinsured policies	13,851.81	321.90
Net amount in force Dec. 31, 1900	$2,833,007.72	$49,327.09

MISCELLANEOUS.

Losses incurred during the year	$527,738.68

GENERAL ACCIDENT ASSURANCE CORPORATION.

(LIMITED.)

UNITED STATES BRANCH.

PERTH, SCOTLAND.

Commenced business in the United States, 1891.

Resident Manager, MUIR & HAUGHTON, Philadelphia, Pa.

DEPOSIT CAPITAL, $200,000.00.

INCOME.

Premiums collected during year:	
Accident	$161,007.92
Employers' liability	785.50
Burglary	43,280.15
Total	$205,073.57

Deduct reinsurance, abatement, rebate, and return premiums:			
Accident	$4,795.87		
Employers' liability	331.50		
Burglary	8,070.13		
Total deductions		$13,197.50	
Net cash actually received for premiums			$191,876.07
Cash received for interest on:			
Bonds owned and dividends on stock			9,350.00
Other debts due the company			338.68
Profits on securities actually sold			744.91
Total income			$202,309.66
Net or ledger assets Dec. 31, 1899			303,350.57
Total			$505,660.23

DISBURSEMENTS.

Gross amount paid for claims:			
Accident		$61,271.55	
Employers' liability		903.00	
Burglary		13,955.97	
Total		$76,130.52	
Deduct salvages and reinsurances:			
Accident	$100.71		
Employers' liability	.....		
Burglary	4.00		
Total deductions		104.71	
Net paid policy-holders			$76,025.81
Commissions to agents			45,730.93
Salaries and traveling expenses of agents			6,964.77
Medical examiners' fees			3,039.17
Salaries of officers and office employees			21,355.03
Taxes and fees			3,580.45
Rent			621.04
Legal expenses			993.61
Furniture and fixtures, $508.01; advertising and printing, $3,574.82			4,082.83
All other expenses			8,556.82
(Total miscellaneous expenses, $94,924.65.)			
Total disbursements during the year			$170,950.46
Balance Dec. 31, 1900			$334,709.77

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of stocks and bonds	$324,534.50
Cash deposited in banks	10,141.08
Agents' debit balances	34.19
Total net ledger assets, as per balance	$334,709.77

OTHER ASSETS.

Interest due and accrued on stocks and bonds	$2,941.66
Net amount of outstanding premiums	8,452.89
Total assets as per books of the company	$346,104.32

LIABILITIES.

Net amount of unpaid claims		$11,987.11
Total unearned premiums		58,167.75
Gross liabilities, except capital		$70,154.86
Deposit capital	$200,000.00	
Surplus beyond all liabilities	75,949.46	
Surplus as regards policy-holders		275,949.46
Total liabilities, including capital and surplus		$346,104.32

RISKS AND PREMIUMS.

	Accident Risks.	*Premiums.*
In force Dec. 31, 1899	$38,327,325.00	$45,659.29
Written or renewed during the year	162,930,345.00	162,381.85
Total	$201,257,670.00	$208,041.14
Deduct expirations and cancellations	144,127,795.00	128,746.62
In force at the end of the year	$57,129,875.00	$79,294.52
Deduct reinsured policies	848,000.00	829.93
Net amount in force Dec. 31, 1900	$56,281,875.00	$78,464.59

	Employers' Liability Risks.	*Premiums.*
In force Dec. 31, 1899	$40,000.00	$346.50
Written or renewed during the year	160,000.00	455.50
Total	$200,000.00	$802.00
Deduct expirations and cancellations	90,000.00	678.00
Net amount in force Dec. 31, 1900	$110,000.00	$124.00

MISCELLANEOUS.

Losses incurred during the year..... $86,662.92

BUSINESS IN NEW HAMPSHIRE, 1900.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Accident	$440,450.00	$584.25	$75.00	$75.00
Burglary	1,500.00	18.75	.....	.....
	$441,950.00	$603.00	$75.00	$75.00

GUARANTEE COMPANY OF NORTH AMERICA.

UNITED STATES BRANCH.

MONTREAL, CANADA.

Commenced business in the United States, 1881.

EDWARD RAWLINGS, *President.* ROBERT KERR, *Secretary.*

DEPOSIT CAPITAL, $200,000.00.

INCOME.

Premiums collected during year.....	$157,979.29	
Deduct reinsurance, abatement, rebate, and return premiums	28,551.92	
Net cash actually received for premiums.....		$129,427.37
Cash received for interest on:		
Mortgage loans		177.81
Bonds owned and dividends on stock.....		18,537.54
Other debts due the company.....		871.57
Rents		614.15
Profits on securities actually sold.....		1,858.93
Total income.....		$151,487.37
Net or ledger assets Dec. 31, 1899.....		658,457.66
Total		$809,945.03

DISBURSEMENTS.

Gross amount paid for claims	$43,435.57	
Deduct salvages and reinsurances	3,888.63	
Net paid policy-holders		$39,546.94
Commissions to agents		5,576.76
Salaries and traveling expenses of agents		19,455.73
Inspections		11,629.98
Salaries of officers and office employees		24,865.88
Taxes and fees		5,514.29
Rent		6,191.93
Legal expenses		836.45
Advertising and printing		3,338.83
All other expenses		6,024.07
(Total miscellaneous expenses, $83,433.92.)		
Total disbursements during the year		$122,980.86
Balance Dec. 31, 1900		$686,964.17

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered	$33,150.38
Loans on mortgages of real estate (first liens)	1,000.00
Book value of stocks and bonds	600,781.00
Cash deposited in banks	50,148.39
All other items	1,884.40
Total net ledger assets, as per balance	$686,964.17

OTHER ASSETS.

Interest due and accrued on stocks and bonds	$2,855.00
Market value of stocks and bonds over book value	10,034.00
Net amount of outstanding premiums	5,579.47
Total assets as per books of the company	$705.432.64

ITEMS NOT ADMITTED.

Furniture and fixtures	$1,884.40	
Depreciation from cost of above ledger assets to bring same to market value	2,308.13	
Total items not admitted		$4,192.53
Total admitted assets		$701,240.11

LIABILITIES.

Net amount of unpaid claims		$64,457.88
Total unearned premiums		70,126.99
Due and accrued for salaries, rent, and incidental expenses		961.67
Contingent reserve		5,000.00
Gross liabilities, except capital		$140,576.54
Deposit capital	$200,000.00	
Surplus beyond all liabilities	360,663.57	
Surplus as regards policy-holders		560,663.57
Total liabilities, including capital and surplus		$701,240.11

RISKS AND PREMIUMS.

	Fidelity Risks.	*Premiums.*
In force Dec. 31, 1899	$42,325,490.00	$163,419.34
Written or renewed during the year	47,317,772.00	151,835.58
Total	$89,643,262.00	$315,254.92
Deduct expirations and cancellations	47,391,631.00	151,681.95
In force at the end of the year	$42,251,631.00	$163,572.97
Deduct reinsured policies	6,563,467.00	23,319.00
Net amount in force Dec. 31, 1900	$35,688,164.00	$140,253.97

MISCELLANEOUS.

Losses incurred during the year	$47,358.65
Company's stock owned by the directors in the United States, at par value	50,150.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Virginia	$16,190.00	$3,196.33

BUSINESS IN NEW HAMPSHIRE, 1900.

Risks written	$214,650.00
Premiums received	610.72

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1866. Commenced business October, 1866.

J. M. ALLEN, *President.* J. B. PIERCE, *Secretary.*

CASH CAPITAL, $500,000.00.

INCOME.

Premiums collected during year	$1,288,816.44	
Deduct reinsurance, abatement, rebate, and return premiums	140,776.30	
Net cash actually received for premiums		$1,148,040.14
Cash received for interest on:		
Mortgage loans		16,267.67
Bonds owned and dividends on stock		89,755.52
Other debts due the company		4,018.63
Rents		5,857.34
Profits on securities actually sold		21,304.80
From all other sources		3,031.95
Total income		$1,288,276.05
Net or ledger assets Dec. 31, 1899		2,214,292.86
Total		$3,502,568.91

DISBURSEMENTS.

Net paid policy-holders	$109,331.53
Cash paid stockholders for interest or dividend	80,000.00
Commissions to agents	276,519.37
Salaries and traveling expenses of agents	113,169.99
Inspections	389,200.87
Salaries of officers and office employees	51,200.50
Taxes and fees	30,061.16
Rent	4,750.00
Legal expenses, $1,769.92; real estate expenses, $2,181.26	3,951.18
Furniture and fixtures, $5,091.53; advertising and printing, $33,331.51	38,423.04
Losses on securities actually sold under cost	13,557.51
All other expenses	2,254.63
(Total miscellaneous expenses, $919,962.02.)	
Total disbursements during the year	$1,122,851.06
Balance Dec. 31, 1900	$2,379,717.85

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered	$30,712.00
Loans on mortgages of real estate (first liens)	458,450.00
Book value of stocks and bonds	1,736,064.00
Cash in company's office	20,322.25
Cash deposited in banks	129,746.12
Accounts payable secured	4,423.48
Total net ledger assets, as per balance	$2,379,717.85

OTHER ASSETS.

Interest due and accrued on mortgages	$12,616.93
Market value of stocks and bonds over book value	85,301.00
Net amount of outstanding premiums	223,391.28
Total assets as per books of the company	$2,701,027.06

LIABILITIES.

Net amount of unpaid claims		$17,851.85
Total unearned premiums		1,561,434.36
Gross liabilities, except capital		$1,579,286.21
Paid-up capital	$500,000.00	
Surplus beyond all liabilities	621,740.85	
Surplus as regards policy-holders		1,121,740.85
Total liabilities, including capital and surplus		$2,701,027.06

RISKS AND PREMIUMS.

	Steam Boiler Risks.	*Premiums.*
In force Dec. 31, 1899	$303,422,520.00	$2,737,703.65
Written or renewed during the year	133,904,232.00	1,212,363.30
Total	$437,326,752.00	$3,950,066.95
Deduct expirations and cancellations	112,481,308.00	1,010,162.74
Net amount in force Dec. 31, 1900	$324,845,444.00	$2,939,904.21

MISCELLANEOUS.

Losses incurred during the year	$92,887.56
Company's stock owned by the directors, at par value	85,450.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Virginia	$31,500.00	$22,220.25

BUSINESS IN NEW HAMPSHIRE, 1900.

Risks written	$1,194,700.00
Premiums received	7,933.46
Received for inspections	3,400.06
Losses paid	221.53
Losses incurred	221.53

LAWYERS' SURETY COMPANY.

NEW YORK CITY.

Incorporated March 30, 1892. Commenced business April 1, 1892.

JOEL B. ERHARDT, *President.* JOEL RATHBONE, *Secretary.*

CASH CAPITAL, $500,000.00.

INCOME.

Premiums collected during year	$102,914.72	
Deduct reinsurance, abatement, rebate, and return premiums	22,473.17	
Net cash actually received for premiums		$80,441.55
Cash received for interest on:		
Mortgage loans		29.40
Bonds owned and dividends on stock		19,658.68
Other debts due the company		2,708.71
Rents		830.21
Profits on securities actually sold		6,362.50
From all other sources		2,838.49
Total income		$112,869.54
Net or ledger assets Dec. 31, 1899		732,125.83
Total		$844,995.37

DISBURSEMENTS.

Gross amount paid for claims	$10,946.33	
Deduct salvages and reinsurances	1,248.87	
Net paid policy-holders		$9,697.46
Cash paid stockholders for interest or dividend		25,000.00
Commissions to agents		2,473.79
Salaries and traveling expenses of agents		5,754.12
Salaries of officers and office employees		38,788.98

Taxes and fees	$2,809.48
Rent	5,771.67
Legal expenses, $5,620.11; real estate expenses, $333.33	5,953.44
Furniture and fixtures, $259.20; advertising and printing, $2,332.86	2,592.06
Losses on securities actually sold under cost	5,900.00
All other expenses	6,170.41
(Total miscellaneous expenses, $101,213.95.)	
Total disbursements during the year	$110,911.41
Balance Dec. 31, 1900	$734,083.96

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered	$16,200.00
Loans on mortgages of real estate (first liens)	440.00
Book value of stocks and bonds	707,141.60
Cash in company's office	1,148.87
Cash deposited in banks	9,153.49
Total net ledger assets, as per balance	$734,083.96

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	$1.10
Stocks and bonds	4,495.04
Other assets	52.50
Rents due and accrued	84.50
Market value of stocks and bonds over book value	10,856.80
Net amount of outstanding premiums	6,909.74
Total assets as per books of the company	$756,483.64

LIABILITIES.

Net amount of unpaid claims		$10,375.07
Total unearned premiums		39,080.99
Due and accrued for salaries, rent, and incidental expenses		1,496.59
Commissions and brokerage		222.21
Gross liabilities, except capital		$51,174.86
Paid-up capital	$500,000.00	
Surplus beyond all liabilities	205,308.78	
Surplus as regards policy-holders		705,308.78
Total liabilities, including capital and surplus		$756,483.74

RISKS AND PREMIUMS.

	Surety Risks.	*Premiums.*
In force Dec. 31, 1899	$44,990,388.70	$79,787.54
Written or renewed during the year	54,890,275.00	96,145.44
Total	$99,880,663.70	$175,932.98
Deduct expirations and cancellations	51,688,551.87	97,771.00
Net amount in force Dec. 31, 1900	$48,192,111.83	$78,161.98

MISCELLANEOUS.

Losses incurred during the year	$20,072.53
Company's stock owned by the directors, at par value	156,100.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Risks written	$74,363.00
Premiums received	60.00

LLOYDS PLATE GLASS INSURANCE COMPANY.

NEW YORK CITY.

Incorporated August, 1882. Commenced business September, 1882.

WILLIAM T. WOODS, *President.* CHARLES E. W. CHAMBERS, *Secretary.*

CASH CAPITAL, $250,000.00.

INCOME.

Premiums collected during year	$453,406.32	
Deduct reinsurance, abatement, rebate, and return premiums	26,591.93	
Net cash actually received for premiums		$426,814.39
Cash received for interest on bonds and stocks		12,597.73
Rents		11,759.35
Profits on securities actually sold		5,868.68
From all other sources		37.50
Total income		$457,077.65
Net or ledger assets Dec. 31, 1899		587,169.53
Total		$1,044,247.18

DISBURSEMENTS.

Gross amount paid for claims	$244,609.55	
Deduct salvages and reinsurances	23,428.96	
Net paid policy-holders		$221,180.59
Cash paid stockholders for interest or dividend		25,000.00
Commissions to agents		135,401.88
Salaries and traveling expenses of agents		1,176.75
Salaries of officers and office employees		51,628.42
Taxes and fees		16,050.96
Rent		2,415.82
Legal expenses, $163.60; real estate expenses, $4,955.10		5,118.70
Furniture and fixtures, $218.60; advertising and printing, $5,960.93		6,179.53
All other expenses		10,202.97
(Total miscellaneous expenses, $253,175.03.)		
Total disbursements during the year		$474,355.62
Balance Dec. 31, 1900		$569,891.56

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered	$245,763.18
Book value of stocks and bonds	302,800.28
Cash in company's office	2,187.17
Cash deposited in banks	19,140.93
Total net ledger assets, as per balance	$569,891.56

OTHER ASSETS.

Market value of real estate over book value	$19,236.82
Market value of stocks and bonds over book value	16,485.67
Net amount of outstanding premiums	45,551.14
Total assets as per books of the company	$651,165.19

LIABILITIES.

Net amount of unpaid claims		$3,399.74
Total unearned premiums		232,967.02
Due and accrued for salaries, rent, and incidental expenses		28,771.79
Gross liabilities, except capital		$265,138.55
Paid-up capital	$250,000.00	
Surplus beyond all liabilities	136,026.64	
Surplus as regards policy-holders		386,026.64
Total liabilities, including capital and surplus		$651,165.19

RISKS AND PREMIUMS.

	Plate Glass Risks.	*Premiums.*
In force Dec. 31, 1899	$19,846,521.00	$456,222.03
Written or renewed during the year	17,703,183.00	447,004.89
Total	$37,549,704.00	$903,226.92
Deduct expirations and cancellations	19,222,114.00	440,177.50
Net amount in force Dec. 31, 1900	$18,327,590.00	$463,049.42

MISCELLANEOUS.

Losses incurred during the year	$221,601.61
Company's stock owned by the directors, at par value	102,200.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Canada	$50,330.95	$51,236.16

BUSINESS IN NEW HAMPSHIRE, 1900.

Risks written	$102,924.77
Premiums received	2,060.68
Losses paid	535.01
Losses incurred	604.15

LONDON GUARANTEE AND ACCIDENT COMPANY.

(LIMITED.)

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1892.

Resident Manager, A. W. MASTERS, Chicago, Ill.

DEPOSIT CAPITAL, $200,000.00.

INCOME.

Premiums collected during year:	
Accident	$206,785.90
Employers' liability	811,103.43
Total	$1,017,889.33

Deduct reinsurance, abatement, rebate, and return premiums:		
Accident	$35,012.88	
Employers' liability	71,824.45	
Total deductions	$106,837.33	
Net cash actually received for premiums		$911,052.00
Cash received for interest on:		
Bonds owned and dividends on stock		31,951.18
Other debts due the company		1,162.43
Total income		$944,165.61
Net or ledger assets Dec. 31, 1899		898,482.75
Total		$1,842,648.36

DISBURSEMENTS.

Net amount paid for claims:		
Accident	$91,281.97	
Employers' liability	319,359.35	
Net paid policy-holders		$410,666.32
Commissions to agents		244,959.31
Salaries and traveling expenses of agents		13,027.67
Inspections		6,272.13
Salaries of officers and office employees		40,125.06
Taxes and fees		24,811.98
Rent		4,015.00
Legal expenses		4,002.96
Furniture and fixtures, $1,328.07; advertising and printing, $8,595.39		9,923.46
Remitted home office		48,154.92
All other expenses		14,211.83
(Total miscellaneous expenses, $361,349.40.)		
Total disbursements during the year		$820,170.64
Balance Dec. 31, 1900		$1,022,477.72

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of stocks and bonds	$971,578.63
Cash in company's office	899.09
Cash deposited in banks	50,000.00
Total net ledger assets, as per balance	$1,022,477.72

OTHER ASSETS.

Interest due and accrued on stocks and bonds	$9,724.08
Market value of stocks and bonds over book value	40,124.77
Net amount of outstanding premiums	99,193.33
Total assets as per books of the company	$1,171,519.90

LIABILITIES.

Net amount of unpaid claims		$296,179.80
Total unearned premiums		385,047.78
Due and accrued for salaries, rent, and incidental expenses		4,474.65
Due for reinsurance		525.81
Contingent reserve		55,000.00
Gross liabilities, except capital		$741,228.04
Deposit capital	$200,000.00	
Surplus beyond all liabilities	230,291.86	
Surplus as regards policy-holders		430,291.86
Total liabilities, including capital and surplus		$1,171,519.90

RISKS AND PREMIUMS.

	Accident Risks.	*Premiums.*
In force Dec. 31, 1899	$16,034,100.00	$131,704.33
Written or renewed during the year	22,660,150.00	200,395.03
Total	$38,694,250.00	$332,099.36
Deduct expirations and cancellations	24,624,950.00	204,187.62
Net amount in force Dec. 31, 1900	$14,069,300.00	$127,911.74

	Employers' Liability Risks.	*Premiums.*
In force Dec. 31, 1899	$63,185,000.00	$557,173.88
Written or renewed during the year	82,297,500.00	823,762.76
Total	$145,482,500.00	$1,380,936.64
Deduct expirations and cancellations	68,355,000.00	745,332.91
Net amount in force Dec. 31, 1900	$77,127,500.00	$635,603.73

MISCELLANEOUS.

Losses incurred during the year	$410,666.32

BUSINESS IN NEW HAMPSHIRE, 1900.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Accident	$102,750.00	$399.50	.....	.....
Employers' Liability..	425,000.00	3,023.48	$240.50	$240.50
	$527,750.00	$3,422.98	$240.50	$240.50

MARYLAND CASUALTY COMPANY.

BALTIMORE, MD.

Incorporated February 4, 1898. Commenced business March 1, 1898.

JOHN T. STONE, *President.* WILLIAM EDWARD THOMSEN, *Secretary.*

CASH CAPITAL, $750,000.00.

INCOME.

Premiums collected during year:		
Accident		$212,881.13
Plate glass		81,122.77
Steam boiler		81,883.60
Employers' liability		1,304,434.53
Health		2,454.50
Automatic sprinkler		30,716.53
Total		$1,713,493.05
Deduct reinsurance, abatement, rebate, and return premiums:		
Accident	$37,127.45	
Plate glass	11,607.73	
Steam boiler	14,306.21	
Employers' liability	200,436.22	
Health	287.52	
Automatic sprinkler	2,308.88	
Total deductions		266,074.01
Net cash actually received for premiums		$1,447,419.04

Cash received for interest on:	
Collateral loans	$35,046.68
Bonds owned and dividends on stock	40,743.32
Other debts due the company	1,090.87
Profits on securities actually sold	16,312.96
From all other sources	40,607.18
Total income	$1,581,220.05
Net or ledger assets Dec. 31, 1899	1,807,314.28
Total	$3,388,534.33

DISBURSEMENTS.

Net amount paid for claims:		
Accident	$78,604.04	
Plate glass	28,410.29	
Steam boiler	14,130.63	
Employers' liability	325,121.39	
Health	339.28	
Automatic sprinkler	3,424.92	
Net paid policy-holders		$450,030.55
Cash paid stockholders for interest or dividend		89,970.25
Commissions to agents		459,951.42
Salaries and traveling expenses of agents		42,998.45
Medical examiners' fees and inspections		101,399.32
Salaries of officers and office employees		23,051.67
Taxes and fees		44,469.70
Rent		4,000.02
Legal expenses		32,659.81
Furniture and fixtures, $1,866.81; advertising and printing, $13,575.20		15,442.01
All other expenses		100,596.60
(Total miscellaneous expenses, $914,539.25.)		
Total disbursements during the year		$1,364,569.80
Balance Dec. 31, 1900		$2,023,964.53

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Loans on collateral securities	$603,850.00
Book value of stocks and bonds	1,192,330.38
Cash in company's office	19,723.09
Cash deposited in banks	97,614.54
Bills receivable	3,569.50

Agents' debit balances	$6,923.17
All other items	100,100.00
Total	$2,024,110.68
Deduct ledger liabilities	146.15
Total net ledger assets as per balance	$2,023,964.53

OTHER ASSETS.

Interest due and accrued on:	
Stocks and bonds	$3,717.50
Collateral loans	712.50
Market value of stocks and bonds over book value	52,192.07
Net amount of outstanding premiums	256,101.60
Total assets as per books of the company	$2,336,688.20

ITEMS NOT ADMITTED.

Agents' debit balances, unsecured	$6,923.17	
Bills receivable, unsecured	3,569.50	
Furniture and fixtures	100.00	
Total items not admitted		$10,592.67
Total admitted assets		$2,326,095.53

LIABILITIES.

Net amount of unpaid claims		$199,357.94
Total unearned premiums		673,725.49
Dividends to stockholders unpaid		29.75
Contingent reserve		25,000.00
Gross liabilities, except capital		$898,113.18
Paid-up capital	$750,000.00	
Surplus beyond all liabilities	677,982.35	
Surplus as regards policy-holders		1,427,982.35
Total liabilities, including capital and surplus		$2,326,095.53

RISKS AND PREMIUMS.

	Accident Risks.	*Premiums.*
In force Dec. 31, 1899	$20,919,850.00	$91,384.16
Written or renewed during the year	76,736,300.00	233,378.90
Total	$97,656,150.00	$324,763.06
Deduct expirations and cancellations	67,514,850.00	179,820.89
In force at the end of the year	$30,141,300.00	$144,942.17
Deduct reinsured policies	239,000.00	828.81
Net amount in force Dec. 31, 1900	$29,902,300.00	$144,113.36

	Employers' Liability Risks.	*Premiums.*
In force Dec. 31, 1899	$56,732,500.00	$899,572.14
Written or renewed during the year	68,857,499.00	1,325,193.84
Total	$125,589,999.00	$2,224,765.98
Deduct expirations and cancellations	64,722,333.00	1,248,740.97
In force at the end of the year	$60,867,666.00	$976,025.01
Deduct reinsured policies	75,000.00	1,769.35
Net amount in force Dec. 31, 1900	$60,792,666.00	$974,255.66

	Health Risks.	*Premiums.*
In force Dec. 31, 1899	.....	.....
Written or renewed during the year	$1,065,275.00	$2,903.25
Total	$1,065,275.00	$2,903.25
Deduct expirations and cancellations	341,925.00	539.75
Net amount in force Dec. 31, 1900	$723,350.00	$2,363.50

	Plate Glass Risks.	*Premiums.*
In force Dec. 31, 1899	$529,438.13	$25,718.49
Written or renewed during the year	1,603,449.69	91,659.05
Total	$2,132,887.82	$117,377.54
Deduct expirations and cancellations	633,892.46	32,964.95
Net amount in force Dec. 31, 1900	$1,498,995.36	$84,412.59

	Steam Boiler Risks.	*Premiums.*
In force Dec. 31, 1899	$19,178,567.00	$55,546.57
Written or renewed during the year	25,830,600.00	72,894.72
Total	$45,009,167.00	$128,441.29
Deduct expirations and cancellations	14,663,867.00	36,448.10
In force at the end of the year	$30,345,300.00	$91,953.19
Deduct reinsured policies	15,000.00	69.30
Net amount in force Dec. 31, 1900	$30,330,300.00	$91,883.89

	Sprinkler Risks.	*Premiums.*
In force Dec. 31, 1899	$1,042,800.00	$10,958.74
Written or renewed during the year	2,925,650.00	31,814.76
Total	$3,968,450.00	$42,773.50
Deduct expirations and cancellations	1,222,200.00	13,067.74
In force at the end of the year	$2,746,250.00	$29,705.76
Deduct reinsured policies	15,000.00	112.50
Net amount in force Dec. 31, 1900	$2,731,250.00	$29,593.26

MISCELLANEOUS.

Losses incurred during the year	$450,030.55
Company's stock owned by the directors, at par value	207,275.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$55,000.00	$27,514.97
Virginia	18,430.00	3,299.71

BUSINESS IN NEW HAMPSHIRE, 1900.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Accident	$117,200.00	$1,093.35	$58.32	$58.32
Employers' Liability	354,500.00	8,920.55	3,045.47	3,045.47
Sprinkler	5,500.00	95.00	.....	.....
Plate Glass	3,183.40	128.17	179.08	179.08
Steam Boiler	81,000.00	651.87	.....	.....
Health	5,000.00	20.00	.....	.....
	$626,383.40	$10,908.94	$3,282.87	$3,282.87

NATIONAL SURETY COMPANY.

NEW YORK CITY.

Incorporated February 24, 1897. Commenced business June 9, 1897.

CHARLES A. DEAN, *President.* BALLARD MCCALL, *Secretary.*

CASH CAPITAL, $500,000.00.

INCOME.

Premiums collected during year	$653,128.40	
Deduct reinsurance, abatement, rebate, and return premiums	94,381.62	
Net cash actually received for premiums		$558,746.78

Cash received for interest on:	
Mortgage loans	$1,513.29
Collateral loans	1,173.26
Bonds owned and dividends on stock	36,852.49
Other debts due the company	1,049.29
Profits on securities actually sold	4,306.25
From all other sources	53,898.99
Total income	$657,540.35
Net or ledger assets Dec. 31, 1899	1,328,989.53
Total	$1,986,529.88

DISBURSEMENTS.

Gross amount paid for claims	$147,632.62	
Deduct salvages and reinsurances	52,503.01	
Net paid policy-holders		$95,129.61
Cash paid stockholders for interest or dividend		50,000.00
Commissions to agents		43,918.32
Salaries and traveling expenses of agents		72,384.32
Salaries of officers and office employees		98,309.42
Taxes and fees		17,791.90
Rent		10,008.28
Legal expenses		29,657.84
Advertising and printing		13,206.52
All other expenses		92,154.54
(Total miscellaneous expenses, $427,431.14.)		
Total disbursements during the year		$522,560.75
Balance Dec. 31, 1900		$1,463,969.13

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered	$11,225.00
Loans on mortgages of real estate (first liens)	13,704.39
Loans on collateral securities	32,000.00
Book value of stocks and bonds	1,241,903.25
Cash in company's office	1,703.14
Cash deposited in banks	66,264.56
All other items	97,168.79
Total net ledger assets, as per balance	$1,463,969.13

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	$479.40
Stocks and bonds	7,937.32
Market value of stocks and bonds over book value	14,146.75
Net amount of outstanding premiums	43,923.75
Total assets as per books of the company	$1,530,456.35

ITEMS NOT ADMITTED.

Furniture, fixtures, etc	$21,772.63	
Tax bills	142.07	
Total items not admitted		$21,914.70
Total admitted assets		$1,508,541.65

LIABILITIES.

Net amount of unpaid claims		$43,542.14
Total unearned premiums		263,987.48
Due for reinsurance		685.09
Contingent reserve		21,000.00
Trust funds, etc		87,002.32
Gross liabilities, except capital		$416,217.03
Paid-up capital	$500,000.00	
Surplus beyond all liabilities	592,324.62	
Surplus as regards policy-holders		1,092,324.62
Total liabilities, including capital and surplus		$1,508,541.65

RISKS AND PREMIUMS.

	Fidelity Risks.	*Premiums.*
In force Dec. 31, 1899	$58,189,983.00	$250,251.65
Written or renewed during the year	108,335,750.00	420,979.39
Total	$166,525,733.00	$671,231.04
Deduct expirations and cancellations	69,998,406.00	359,760.35
In force at the end of the year	$96,527,327.00	$311,470.69
Deduct reinsured policies	4,016,666.00	12,527.47
Net amount in force Dec. 31, 1900	$92,510,661.00	$298,943.22

	Surety Risks.	*Premiums.*
In force Dec. 31, 1899	$89,753,464.00	$254,611.73
Written or renewed during the year	82,568,991.00	232,869.49
Total	$172,322,455.00	$487,481.22
Deduct expirations and cancellations	84,599,876.00	254,517.25
In force at the end of the year	$87,722,579.00	$232,963.97
Deduct reinsured policies	1,163,803.00	3,932.23
Net amount in force Dec. 31, 1900	$86,558,776.00	$229,031.74

MISCELLANEOUS.

Losses incurred during the year	$104,108.59
Company's stock owned by the directors, at par value	218,100.00
Amount loaned to officers and directors	32,000.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Alabama	$53,500.00	$1,713.27
Virginia	34,625.00	789.75

BUSINESS IN NEW HAMPSHIRE, 1900.

Risks written	$61,350.00
Premiums received	288.00

NEW AMSTERDAM CASUALTY COMPANY.

NEW YORK CITY.

Incorporated December 31, 1898. Commenced business January 31, 1899.

EDWARD V. LOEW, *President.* CHARLES T. HOPPER, *Secretary.*

CASH CAPITAL, $314,400.00.

INCOME.

Premiums collected during year:

Accident	$82,666.10
Employers' liability	303,736.53
Burglary	82,879.77
Total	$469,282.40

Deduct reinsurance, abatement, rebate, and return premiums:			
Accident	$23,538.20		
Employers' liability	80,290.77		
Burglary	21,292.42		
Total deductions		$125,121.39	
Net cash actually received for premiums			$344,161.01
Cash received for interest on:			
Bonds owned and dividends on stock			8,900.00
Other debts due the company			1,553.13
Additional surplus paid in with increased capital			48,620.00
Total income			$403,234.14
Net or ledger assets Dec. 31, 1899			289,320.39
Increase of capital during 1900			114,400.00
Total			$806,954.53

DISBURSEMENTS.

Gross amount paid for claims:			
Accident		$20,319.49	
Employers' liability		62,447.22	
Burglary		32,357.92	
Total		$115,124.63	
Deduct salvages and reinsurances:			
Accident	.....		
Employers' liability	.....		
Burglary	$2,856.50		
Total deductions		2,856.50	
Net paid policy-holders			$112,268.13
Commissions to agents			104,373.76
Salaries and traveling expenses of agents			9,049.05
Medical examiners' fees, inspections			2,778.84
Salaries of officers and office employees			34,567.54
Taxes and fees			5,754.92
Rent			4,708.88
Legal expenses			3,323.39
Furniture and fixtures, $1,149.12; advertising and printing, $7,470.12			8,619.24
All other expenses			8,102.77
(Total miscellaneous expenses, $181,278.39.)			
Total disbursements during the year			$293,546.52
Balance Dec. 31, 1900			$513,408.01

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of stocks and bonds	$284,087.50
Cash in company's office	3,917.86
Cash deposited in banks	222,030.93
Agents' debit balances	3,371.72
Total net ledger assets, as per balance	$513,408.01

OTHER ASSETS.

Interest due and accrued on:	
Stocks and bonds	$1,508.34
Other assets	2,114.43
Market value of stocks and bonds over book value	2,487.50
Net amount of outstanding premiums	64,239.11
Total assets as per books of the company	$583,757.39

ITEMS NOT ADMITTED.

Agents' debit balances, unsecured	$3,371.72
Total admitted assets	$580,385.67

LIABILITIES.

Net amount of unpaid claims		$36,467.00
Total unearned premiums		183,578.43
Due for reinsurance		627.51
Gross liabilities, except capital		$220,672.94
Paid-up capital	$314,400.00	
Surplus beyond all liabilities	45,312.73	
Surplus as regards policy-holders		359,712.73
Total liabilities, including capital and surplus		$580,385.67

RISKS AND PREMIUMS.

	Accident Risks.	*Premiums.*
In force Dec. 31, 1899	$7,370,750.00	$12,871.66
Written or renewed during the year	57,067,700.00	92,730.21
Total	$64,438,450.00	$105,601.87
Deduct, expirations and cancellations	42,362,500.00	56,717.84
Net amount in force Dec. 31, 1900	$22,075,950.00	$48,884.03

	Employers' Liability Risks.	*Premiums.*
In force Dec. 31, 1899	$7,494,500.00	$78,888.35
Written or renewed during the year	28,152,883.34	347,447.88
Total	$35,647,383.34	$426,336.23
Deduct expirations and cancellations	13,992,000.00	177,607.90
In force at the end of the year	$21,655,383.34	$248,728.33
Deduct reinsured policies	120,000.00	453.25
Net amount in force Dec. 31, 1900	$21,535,383.34	$248,275.08

	Burglary Risks.	*Premiums.*
In force Dec. 31, 1899	$4,036,020.31	$35,280.52
Written or renewed during the year	9,726,594.66	87,046.31
Total	$13,762,614.97	$122,326.83
Deduct expirations and cancellations	6,043,974.31	52,757.10
In force at the end of the year	$7,718,640.66	$69,569.73
Deduct reinsured policies	2,000.00	15.00
Net amount in force Dec. 31, 1900	$7,716,640.66	$69,554.73

MISCELLANEOUS.

Losses incurred during the year	$134,356.41
Company's stock owned by the directors, at par value	173,900.00

State or Country.	*Value of Deposits.*	*Liabilities.*
Virginia	$10,950.00	$5,507.92

BUSINESS IN NEW HAMPSHIRE, 1900.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Accident	$48,800.00	$128.26	$30.00	$30.00
Employers' Liability.	161,500.00	1,559.31	92.00	42.00
Burglary	1,000.00	5.00	.....	.....
	$211,300.00	$1,692.57	$122.00	$72.00

PREFERRED ACCIDENT INSURANCE COMPANY.

NEW YORK CITY.

Incorporated March 3, 1893. Commenced business May 6, 1893.

PHINEAS C. LOUNSBURY, *President.* KIMBALL C. ATWOOD, *Secretary.*

CASH CAPITAL, $200,000.00.

INCOME.

Premiums collected during year	$1,091,586.35	
Deduct reinsurance, abatement, rebate, and return premiums	4,028.32	
Net cash actually received for premiums		$1,087,558.03
Cash received for interest on:		
Bonds owned and dividends on stock		19,841.50
Other debts due the company		800.00
Total income		$1,108,199.53
Net or ledger assets Dec. 31, 1899		738,596.62
Total		$1,846,796.15

DISBURSEMENTS.

Net paid policy-holders	$348,386.45
Cash paid stockholders for interest or dividend	12,000.00
Commissions to agents	347,153.02
Salaries and traveling expenses of agents	39,925.75
Medical examiners' fees and inspections	19,313.00
Salaries of officers and office employees	75,785.50
Taxes and fees	18,809.70
Rent	18,500.00
Legal expenses	4,227.65
Furniture and fixtures, $2,237.65; advertising and printing, $49,675.75	51,913.40
All other expenses	5,359.47
(Total miscellaneous expenses, $622,987.49.)	
Total disbursements during the year	$971,373.94
Balance Dec. 31, 1900	$875,422.21

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of stocks and bonds	$616,339.60
Cash in company's office	5,875.85
Cash deposited in banks	164,872.61
Agents' debit balances	88,334.15
Total net ledger assets, as per balance	$875,422.21

OTHER ASSETS.

Interest due and accrued on stocks and bonds	$2,788.15
Market value of stocks and bonds over book value	20,805.40
Net amount of outstanding premiums	88,550.00
Total assets as per books of the company	$987,565.76

ITEMS NOT ADMITTED.

Agents' debit balances, unsecured	$88,334.15
Total admitted assets	$899,231.61

LIABILITIES.

Net amount of unpaid claims		$78,000.00
Total unearned premiums		430,066.78
Due and accrued for salaries, rent, and incidental expenses		2,723.35
Gross liabilities, except capital		$510,790.13
Paid-up capital	$200,000.00	
Surplus beyond all liabilities	188,441.48	
Surplus as regards policy-holders		388,441.48
Total liabilities, including capital and surplus		$899,231.61

RISKS AND PREMIUMS.

	Accident Risks.	*Premiums.*
In force Dec. 31, 1899	$373,905,000.00	$645,410.00
Written or renewed during the year	572,320,000.00	1,125,301.75
Total	$946,225,000.00	$1,770,711.75
Deduct expirations and cancellations	544,776,000.00	969,662.51
Net amount in force Dec. 31, 1900	$401,449,000.00	$801,049.24

MISCELLANEOUS.

Losses incurred during the year	$385,311.45
Company's stock owned by the directors, at par value	200,000.00

BUSINESS IN NEW HAMPSHIRE, 1900.

Risks written	$680,000.00
Premiums received	2,270.50
Losses paid	512.30
Losses incurred	549.80

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY.

DETROIT, MICH.

Incorporated May 29, 1884. Commenced business August 1, 1884.

D. M. FERRY, *President.* E. A. LEONARD, *Secretary.*

CASH CAPITAL, $250,000.00.

INCOME.

Premiums collected during year:		
Accident	$855,238.52	
Employers' liability	487,710.94	
Health	63,896.21	
Total	$1,406,845.67	
Deduct reinsurance, abatement, rebate, and return premiums:		
Accident	$175,821.29	
Employers' liability	42,051.31	
Health	10,305.71	
Total deductions	228,178.31	
Net cash actually received for premiums		$1,178,667.36
Cash received for interest on:		
Mortgage loans		12,984.16
Bonds owned and dividends on stock		18,711.59
Other debts due the company		760.54
Rents		1,891.64
From all other sources		65,000.00
Total income		$1,278,015.29
Net or ledger assets Dec. 31, 1899		749,271.26
Total		$2,027,286.55

DISBURSEMENTS.

Gross amount paid for claims:			
Accident		$314,318.86	
Employers' liability		192,845.19	
Health		22,808.02	
Total		$529,972.09	
Deduct salvages and reinsurances:			
Accident	$946.48		
Employers' liability	237.83		
Health	.....		
Total deductions		1,184.31	
Net paid policy-holders			$528,787.78
Cash paid stockholders for interest or dividend			10,000.00
Commissions to agents			323,574.50
Salaries and traveling expenses of agents			43,813.36
Medical examiners' fees and inspections			12,969.25
Salaries of officers and office employees			52,642.54
Taxes and fees			33,758.74
Rent			8,644.25
Legal expenses, $6,162.79; real estate expenses, $1,698.64			7,861.43
Furniture and fixtures, $895.05; advertising and printing, $14,139.04			15,034.09
All other expenses			34,628.69
(Total miscellaneous expenses, $542,926.85.)			
Total disbursements during the year			$1,071,714.63
Balance Dec. 31, 1900			$955,571.92

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered	$87,930.43
Loans on mortgages of real estate (first liens)	255,687.00
Book value of stocks and bonds	514,427.52
Cash in company's office	478.77
Cash deposited in banks	96,223.70
Bills receivable	322.50
Agents' debit balances	502.00
Total net ledger assets, as per balance	$955,571.92

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	$5,711.80
Stocks and bonds	6,337.30

Market value of stocks and bonds over book value.....	$7,603.48
Net amount of outstanding premiums.....	180,822.63
Total assets as per books of the company.....	$1,156,047.13

ITEMS NOT ADMITTED.

Agents' debit balances, unsecured.....	$502.00	
Bills receivable, unsecured.....	322.50	
Total items not admitted.....		$824.50
Total admitted assets.....		$1,155,222.63

LIABILITIES.

Net amount of unpaid claims.....		$180,525.00
Total unearned premiums.....		506,484.75
Due and accrued for salaries, rent, and incidental expenses		3,157.62
Return premiums		8,417.60
Due for reinsurance.....		1,276.14
Gross liabilities, except capital.....		$699,861.11
Paid-up capital.....	$250,000.00	
Surplus beyond all liabilities.....	205,361.52	
Surplus as regards policy-holders.....		455,361.52
Total liabilities, including capital and surplus.....		$1,155,222.63

RISKS AND PREMIUMS.

	Accident Risks.	*Premiums.*
In force Dec. 31, 1899.....	$81,905,434.00	$598,387.08
Written or renewed during the year.....	139,991,250.00	828,436.35
Total	$221,896,684.00	$1,426,823.43
Deduct expirations and cancellations.....	133,679,034.00	821,985.19
In force at the end of the year.....	$88,217,650.00	$604,838.24
Deduct reinsured policies.....	2,076,500.00	8,837.84
Net amount in force Dec. 31, 1900....	$86,141,150.00	$596,000.40

	Employers' Liability Risks.	*Premiums.*
In force Dec. 31, 1899.....	$45,825,000.00	$325,475.52
Written or renewed during the year.....	51,322,000.00	486,050.00
Total	$97,147,000.00	$811,525.52

Deduct expirations and cancellations.....	$49,695,000.00	$449,071.50
In force at the end of the year.....	$47,452,000.00	$362,454.02
Deduct reinsured policies.....	230,000.00	881.71
Net amount in force Dec. 31, 1900....	$47,222,000.00	$361,572.31

	Health Risks.	*Premiums.*
In force Dec. 31, 1899.....	$1,903,566.00	$36,241.90
Written or renewed during the year.....	4,749,720.00	71,309.87
Total	$6,653,286.00	$107,551.77
Deduct expirations and cancellations.....	3,593,736.00	52,154.99
Net amount in force Dec. 31, 1900....	$3,059,550.00	$55,396.78

MISCELLANEOUS.

Losses incurred during the year.....	$574,379.45
Company's stock owned by the directors, at par value..	207,850.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$53,937.50	$83,943.82
Virginia	10,300.00	6,211.35

BUSINESS IN NEW HAMPSHIRE, 1900.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Accident.....	$330,350.00	$2,039.25	$1,321.98	$1,321.98
Employers' Liability.	30,000.00	70.00	.....	.....
Health.....	18,000.00	320.30	81.43	81.43
	$378,350.00	$2,429.55	$1,403.41	$1,403.41

TRAVELERS' INSURANCE COMPANY.

[Accident Department.]

HARTFORD, CONN.

Incorporated June 17, 1863. Commenced business April 1, 1864.

JAMES G. BATTERSON, *President.* JOHN E. MORRIS, *Secretary.*

CASH CAPITAL, $1,000,000.00.

INCOME.

Premiums collected during year:			
Accident		$2,176,718.21	
Employers' liability		1,304,146.20	
Health		68,451.11	
Total		$3,549,315.52	
Deduct reinsurance, abatement, rebate, and return premiums:			
Accident	$33,209.84		
Employers' liability	60,201.08		
Health	812.04		
Total deductions		94,222.96	
Net cash actually received for premiums			$3,455,092.56
Cash received for interest on:			
Bonds owned and dividends on stock			200,859.79
Other debts due the company			10,086.89
Profits on securities actually sold			46,768.18
From all other sources			3,366.75
Total income			$3,716,174.17
Net or ledger assets Dec. 31, 1899			4,799,284.10
Total			$8,515,458.27

DISBURSEMENTS.

Gross amount paid for claims:			
Accident		$1,000,648.96	
Employers' liability		364,434.59	
Health		18,879.11	
Total		$1,383,962.66	
Deduct salvages and reinsurances:			
Accident	$1,902.96		
Employers' liability	2,863.62		
Health	.....		
Total deductions		4,766.58	
Net paid policy-holders			$1,379,196.08

Cash paid stockholders for interest or dividend	$150,000.00
Commissions to agents	955,517.89
Salaries and traveling expenses of agents	88,454.14
Medical examiners' fees and inspections	59,812.75
Salaries of officers and office employees	109,085.74
Taxes and fees	76,295.84
Rent	28,661.98
Legal expenses	23,796.91
Furniture and fixtures, $820.46; advertising and printing, $64,750.07	65,570.53
All other expenses	31,234.78
(Total miscellaneous expenses, $1,748,373.58.)	
Total disbursements during the year	$3,127,569.66
Balance Dec. 31, 1900	$5,387,888.61

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of stocks and bonds	$4,909,379.58
Cash in company's office	1,811.73
Cash deposited in banks	474,540.10
Agents' debit balances	2,157.20
Total net ledger assets, as per balance	$5,387,888.61

OTHER ASSETS.

Interest due and accrued on stocks and bonds	$43,150.87
Market value of stocks and bonds over book value	555,802.12
Total assets as per books of the company	$5,986,841.60

ITEMS NOT ADMITTED.

Agents' debit balances, unsecured	$2,157.20
Total admitted assets	$5,984,684.40

LIABILITIES.

Net amount of unpaid claims	$779,306.29
Total unearned premiums	1,621,086.74
Due and accrued for salaries, rent, and incidental expenses	85,000.00
Special reserve	250,000.00
Gross liabilities, except capital	$2,735,393.03

Paid-up capital	$1,000,000.00	
Surplus beyond all liabilities	2,249,291.37	
Surplus as regards policy-holders		$3,249,291.37
Total liabilities, including capital and surplus		$5,984,684.40

RISKS AND PREMIUMS.

	Accident Risks.	*Premiums.*
In force Dec. 31, 1899	$273,924,784.00	$1,430,136.63
Written or renewed during the year	505,375,608.00	2,176,718.21
Total	$779,300,392.00	$3,606,854.84
Deduct expirations and cancellations	496,026,538.00	2,140,351.47
In force at the end of the year	$283,273,854.00	$1,466,503.37
Deduct reinsured policies	1,424,000.00	5,948.50
Net amount in force Dec. 31, 1900	$281,849,854.00	$1,460,554.87

	Employers' Liability Risks.	*Premiums.*
In force Dec. 31, 1899	$94,278,393.00	$834,007.70
Written or renewed during the year	128,586,332.00	1,304,146.20
Total	$222,864,725.00	$2,138,153.90
Deduct expirations and cancellations	116,405,892.00	1,192,781.63
In force at the end of the year	$106,458,833.00	$945,372.27
Deduct reinsured policies	15,000.00	22.68
Net amount in force Dec. 31, 1900	$106,443,833.00	$945,349.59

	Health Risks.	*Premiums.*
In force Dec. 31, 1899	$34,400.00	$14,624.06
Written or renewed during the year	160,611.16	68,451.11
Total	$195,011.16	$83,075.17
Deduct expirations and cancellations	55,881.00	23,350.43
Net amount in force Dec. 31, 1900	$139,130.16	$59,724.74

MISCELLANEOUS.

Losses incurred during the year	$1,520,629.59
Company's stock owned by the directors, at par value	99,200.00
Amount loaned to officers and directors	7,300.00
Amount loaned to stockholders not officers	13,950.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$51,000.00	$98,950.15

BUSINESS IN NEW HAMPSHIRE, 1900.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Accident	$2,657,300.00	$10,443.87	$4,592.48	$4,592.48
Employers' Liability	340,000.00	3,354.87	3,814.64	3,814.64
Health	620.00	241.50	57.14	57.14
	$2,997,920.00	$14,040.24	$8,464.26	$8,464.26

UNION CASUALTY AND SURETY COMPANY.

ST. LOUIS, MO.

Incorporated December 29, 1892. Commenced business April 18, 1893.

EDWARD CLUFF, *President.* LE GRAND L. ATWOOD, *Secretary.*

CASH CAPITAL, $250,000.00.

INCOME.

Premiums collected during year:		
Accident		$258,301.88
Plate glass		113,798.14
Steam boiler		4,368.15
Employers' liability		97,657.03
Health		8,534.00
Total		$482,659.20
Deduct reinsurance, abatement, rebate, and return premiums:		
Accident	$72,812.42	
Plate glass	21,024.65	
Steam boiler	.....	
Employers' liability	31,470.66	
Health	1,646.27	
Total deductions		126,954.00
Net cash actually received for premiums		$355,705.20

Cash received for interest on:	
Mortgage loans	6,386.10
Bonds owned and dividends on stock	9,719.35
Profits on securities actually sold	20.00
From all other sources	100,000.00
Total income	$471,830.65
Net or ledger assets Dec. 31, 1899	380,688.46
Total	$852,519.11

DISBURSEMENTS.

Net amount paid for claims:		
Accident	$91,483.48	
Plate glass	46,849.54	
Employers' liability	85,114.79	
Health	2,463.54	
Net paid policy-holders		$225,911.35
Commissions to agents		101,438.84
Salaries and traveling expenses of agents		18,360.22
Salaries of officers and office employees		28,570.28
Taxes and fees		11,589.87
Rent		4,126.82
Legal and real estate expenses		1,186.46
Furniture and fixtures, $957.02; advertising and printing, $8,889.59		9,846.61
Losses on securities actually sold under cost		6,943.25
All other expenses		11,184.50
(Total miscellaneous expenses, $193,246.85.)		
Total disbursements during the year		$419,158.20
Balance Dec. 31, 1900		$433,360.91

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Loans on mortgages of real estate (first liens)	$89,985.00
Book value of stocks and bonds	250,000.00
Cash in company's office	3,123.65
Cash deposited in banks	38,317.43
Bills receivable	5,757.47
Agents' debit balances	46,177.36
Total net ledger assets, as per balance	$433,360.91

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	$2,138.95
Stocks and bonds	162.00
Market value of stocks and bonds over book value	10,000.00
Net amount of outstanding premiums	72,379.01
Total assets as per books of the company	$518,040.87

ITEMS NOT ADMITTED.

Agents' debit balances, unsecured	$35,271.88	
Bills receivable, unsecured	5,757.47	
Total items not admitted		41,029.35
Total admitted assets		$477,011.52

LIABILITIES.

Net amount of unpaid claims		$41,570.92
Total unearned premiums		92,041.88
Due and accrued for salaries, rent, and incidental expenses		1,185.00
Gross liabilities, except capital		$134,797.80
Paid-up capital	$250,000.00	
Surplus beyond all liabilities	92,213.72	
Surplus as regards policy-holders		342,213.72
Total liabilities, including capital and surplus		$477,011.52

RISKS AND PREMIUMS.

	Accident Risks.	*Premiums.*
In force Dec. 31, 1899	$22,332,268.00	$92,221.42
Written or renewed during the year	41,769,066.00	237,169.83
Total	$64,101,334.00	$329,391.25
Deduct expirations and cancellations	47,023,159.00	253,967.67
Net amount in force Dec. 31, 1900	$17,078,175.00	$75,423.58

	Health Risks.	*Premiums.*
In force Dec. 31, 1899	.....	.....
Written or renewed during the year	$3,245,625.00	$15,247.67
Total	$3,245,625.00	$15,247.67
Deduct expirations and cancellations	440,075.00	1,667.77
Net amount in force Dec. 31, 1900	$2,805,550.00	$13,579.90

	Plate Glass Risks.	*Premiums.*
In force Dec. 31, 1899	$1,744,456.00	$72,909.52
Written or renewed during the year	4,405,895.00	117,111.19
Total	$6,150,351.00	$190,020.71
Deduct expirations and cancellations	2,403,495.00	94,940.43
Net amount in force Dec. 31, 1900	$3,746,856.00	$95,080.28

MISCELLANEOUS.

Losses incurred during the year	$225,911.35
Company's stock owned by the directors, at par value	247,300.00

BUSINESS IN NEW HAMPSHIRE, 1900.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Accident	$670,700.00	$1,867.56	$465.72	$465.72
Health	13,250.00	54.50	1,269.87	1,269.87
Plate Glass	18,601.00	535.17	248.91	248.91
	$702,551.00	$2,457.23	$1,984.50	$1,984.50

UNITED STATES CASUALTY COMPANY.

NEW YORK CITY.

Incorporated May 2, 1895. Commenced business May 3, 1895.

JAMES W. HINKLEY, *President.* EDSON S. LOTT, *Secretary.*

CASH CAPITAL, $300,000.00.

INCOME.

Premiums collected during year:	
Accident	$512,568.43
Steam boiler	49,685.74
Employers' liability	474,656.84
Automatic sprinkler	27,623.94
Total	$1,064,534.95

Deduct reinsurance, abatement, rebate, and return premiums:			
Accident	$104,820.43		
Steam boiler	15,275.68		
Employers' liability	125,573.05		
Automatic sprinkler	9,083.82		
Total deductions		$254,752.98	
Net cash actually received for premiums			$809,781.97
Cash received for interest on bonds and stocks			30,490.90
Total income			$840,272.87
Net or ledger assets Dec. 31, 1899			936,314.06
Total			$1,776,586.93

DISBURSEMENTS.

Gross amount paid for claims:			
Accident		$136,558.21	
Steam boiler		1,036.10	
Employers' liability		152,503.42	
Automatic sprinkler		1,312.59	
Total		$291,410.32	
Deduct salvages and reinsurances:			
Accident	$958.34		
Employers' liability	4,074.43		
Automatic sprinkler	5,021.40		
Total deductions		10,054.17	
Net paid policy-holders			$281,356.15
Commissions to agents			220,545.53
Salaries and traveling expenses of agents			25,500.78
Inspections			12,965.96
Salaries of officers and office employees			78,907.98
Taxes and fees			13,286.98
Rent			8,902.46
Legal expenses			5,979.95
Furniture and fixtures, $2,360.57; advertising and printing, $15,082.29			17,442.86
Losses on securities actually sold under book value			612.50
All other expenses			25,789.45
(Total miscellaneous expenses, $409,934.45.)			
Total disbursements during the year			$691,290.60
Balance Dec. 31, 1900			$1,085,296.33

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered	$5,000.00
Book value of stocks and bonds	1,000,340.94
Cash in company's office	23,941.79
Cash deposited in banks	55,034.51
Agents' debit balances	979.09
Total net ledger assets, as per balance	$1,085,296.33

OTHER ASSETS.

Interest due and accrued on stocks and bonds	$6,324.98
Net amount of outstanding premiums	58,148.16
Total assets as per books of the company	$1,149,769.47

ITEMS NOT ADMITTED.

Agents' debit balances, unsecured	$979.09
Total admitted assets	$1,148,790.38

LIABILITIES.

Net amount of unpaid claims		$98,010.00
Total unearned premiums		352,116.52
Due for reinsurance		1,654.40
Contingent reserve		32,009.46
Gross liabilities, except capital		$483,790.38
Paid-up capital	$300,000.00	
Surplus beyond all liabilities	365,000.00	
Surplus as regards policy-holders		665,000.00
Total liabilities, including capital and surplus		$1,148,790.38

RISKS AND PREMIUMS.

	Accident Risks.	*Premiums.*
In force Dec. 31, 1899	$156,198,700.00	$274,403.15
Written or renewed during the year	439,127,370.00	500,400.30
Total	$595,326,070.00	$774,803.45
Deduct expirations and cancellations	422,726,170.00	469,371.24
Net amount in force Dec. 31, 1900	$172,599,900.00	$305,432.21

	Employers' Liability Risks.	*Premiums.*
In force Dec. 31, 1899	$52,240,000.00	$298,465.46
Written or renewed during the year	76,685,000.00	467,709.98
Total	$128,925,000.00	$766,175.44
Deduct expirations and cancellations	67,875,000.00	444,718.33
In force at the end of the year	$61,050,000.00	$321,457.11
Deduct reinsured policies	175,000.00	1,424.73
Net amount in force Dec. 31, 1900	$60,875,000.00	$320,032.38

	Steam Boiler Risks.	*Premiums.*
In force Dec. 31, 1899	$10,302,500.00	$43,423.53
Written or renewed during the year	11,794,500.00	48,109.94
Total	$22,097,000.00	$91,533.47
Deduct expirations and cancellations	10,267,500.00	37,874.36
Net amount in force Dec. 31, 1900	$11,829,500.00	$53,659.11

	Sprinkler Risks.	*Premiums.*
In force Dec. 31, 1899	$1,879,500.00	$21,949.41
Written or renewed during the year	2,379,515.00	27,711.14
Total	$4,259,015.00	$49,660.55
Deduct expirations and cancellations	2,682,900.00	31,100.29
Net amount in force Dec. 31, 1900	$1,576,115.00	$18,560.26

MISCELLANEOUS.

Losses incurred during the year	$229,191.27
Company's stock owned by the directors, at par value	153,900.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Virginia	$16,500.00	$3,535.88

BUSINESS IN NEW HAMPSHIRE, 1900.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Accident	$1,962,500.00	$1,340.71	$109.34	$127.29
Employers' Liability	10,000.00	138.18	.....	.....
	$1,972,500.00	$1,478.89	$109.34	$127.29

UNITED STATES FIDELITY AND GUARANTY COMPANY.

BALTIMORE, MD.

Incorporated March 19, 1896. Commenced business August 1, 1896.

JOHN R. BLAND, *President.* GEORGE R. CALLIS, *Secretary.*

CASH CAPITAL, $1,500,000.00.

INCOME.

Premiums collected during year:		
Fidelity and surety	$929,065.02	
Burglary	11,060.60	
Total	$940,125.62	
Deduct reinsurance, abatement, rebate, and return premiums:		
Fidelity and surety	$161,843.21	
Burglary	1,473.49	
Total deductions	163,316.70	
Net cash actually received for premiums		$776,808.92
Cash received for interest on:		
Mortgage loans		15.00
Collateral loans		25,675.79
Bonds owned and dividends on stock		30,638.64
Other debts due the company		1,462.20
Rents		4,306.34

Profits on securities actually sold	$8,622.32
From all other sources	21,921.88
Total income	$869,451.09
Net or ledger assets Dec. 31, 1899	1,955,586.45
Total	$2,825,037.54

DISBURSEMENTS.

Gross amount paid for claims:		
Fidelity and surety	$210,259.97	
Burglary	25.00	
Total	$210,284.97	
Deduct salvages and reinsurances:		
Fidelity and surety	$21,844.88	
Burglary	.....	
Total deductions	21,844.88	
Net paid policy-holders		$188,440.09
Cash paid stockholders for interest or dividend		75,000.00
Commissions to agents		177,459.09
Salaries and traveling expenses of agents		93,472.64
Inspections		6,612.81
Salaries of officers and office employees		68,246.82
Taxes and fees		47,632.25
Rent		10,372.78
Legal expenses, $18,709.37; real estate expenses, $3,151.88		21,861.25
Furniture and fixtures, $4,656.52; advertising and printing, $39,925.57		44,582.09
All other expenses		49,984.75
(Total miscellaneous expenses, $595,224.48.)		
Total disbursements during the year		$783,664.57
Balance Dec. 31, 1900		$2,041,372.97

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered	$138,467.04
Loans on mortgages of real estate (first liens)	300.00
Loans on collateral securities	790,789.00
Book value of stocks and bonds	850,918.11
Cash in company's office	9,030.96
Cash deposited in banks	257,709.56
All other assets	76,332.71
Total	$2,123,547.38
Deduct cash deposited for security of risks written	82,174.41
Total net ledger assets, as per balance	$2,041,372.97

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	$15.00
Stocks and bonds	10,620.96
Collateral loans	5,672.21
Other assets	137.19
Market value of stocks and bonds over book value	25,623.64
Net amount of outstanding premiums	172,755.86
Total assets as per books of the company	$2,256,197.83

LIABILITIES.

Net amount of unpaid claims		$30,271.34
Total unearned premiums		461,358.60
Gross liabilities, except capital		$491,629.94
Paid-up capital	$1,500,000.00	
Surplus beyond all liabilities	264,567.89	
Surplus as regards policy-holders		1,764,567.89
Total liabilities, including capital and surplus		$2,256,197.83

RISKS AND PREMIUMS.

	Fidelity and Surety Risks.	*Premiums.*
In force Dec. 31, 1899	$180,136,534.67	$625,776.43
Written or renewed during the year	232,374,942.31	961,084.96
Total	$412,511,476.98	$1,586,861.39
Deduct expirations and cancellations	158,552,268.34	686,008.66
Net amount in force Dec. 31, 1900	$253,959,208.64	$900,852.73

	Burglary Risks.	*Premiums.*
In force Dec. 31, 1899	.....	.....
Written or renewed during the year	$2,591,597.96	$23,376.77
Total	$2,591,597.96	$23,376.77
Deduct expirations and cancellations	197,950.00	1,492.32
In force at the end of the year	$2,393,647.96	$21,884.45
Deduct reinsured policies	5,000.00	20.00
Net amount in force Dec. 31, 1900	$2,388,647.96	$21,864.45

MISCELLANEOUS.

Losses incurred during the year	$218,711.43
Company's stock owned by the directors, at par value	303,100.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Virginia	$20,300.00	$18,763.76
Ohio	32,480.00	37,306.29
Alabama	52,675.00	14,996.41
Utah	25,250.00	1,430.53

BUSINESS IN NEW HAMPSHIRE, 1900.

Fidelity and surety risks written	$656,085.00
Premiums received	1,993.05

LIFE INSURANCE COMPANIES
OF OTHER STATES.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACTS OF ANNUAL STATEMENTS, SHOWING THEIR STANDING AND CONDITION ON THE 31ST DAY OF DECEMBER, 1900.

ÆTNA LIFE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated 1820. Commenced business 1850.

MORGAN G. BULKELEY, *President.* JOEL L. ENGLISH, *Secretary.*

CASH CAPITAL, $1,750,000.00.

INCOME.

Received for premiums on new policies		$1,348,548.77
Received for renewal premiums		5,046,160.40
Dividends applied to pay running premiums		563,339.94
Surrender values applied to pay running premiums		7,269.29
Surrender values applied to purchase paid-up insurance and annuities		196,100.11
Total		$7,161,418.51
Deduct amount paid for reinsurance		10,202.45
Total premium income		$7,151,216.06
Cash received for interest on:		
Mortgage loans		$1,235,860.08
Bonds owned and dividends on stock		833,182.44
Premium notes, loans, or liens		180,671.30
Other debts due the company		55,111.81
Discount on claims paid in advance		1,447.11
Rents for use of company's property		36,097.33
Profits on sales of real estate		11,050.50
Total income, life department		$9,504,636.63
Premium income, accident department		1,106,408.53
Total income		$10,611,045.16
Net or ledger assets Dec. 31, 1899		50,184,732.07
Total		$60,795,777.23

DISBURSEMENTS.

Cash paid for losses	$2,363,464.45	
Cash paid for matured endowments	1,313,709.83	
Claims on installment policies	4,093.69	
Net amount paid for losses and endowments		$3,681,267.97

Cash dividends paid policy-holders	$315,553.65
Cash dividends applied to pay running premiums	563,339.94
Surrender values paid in cash	152,635.42
Surrender values applied to pay running premiums	7,269.29
Surrender values applied to purchase paid-up insurance and annuities	196,100.11
(Total paid policy-holders, $4,916,166.38.)	
Cash paid stockholders for interest or dividends	175,000.00
Commissions to agents	994,834.50
Salaries and traveling expenses of agents	21,042.99
Medical examiners' fees	77,389.45
Salaries of officers and office employees	181,069.37
Taxes and fees	221,622.27
Rent	29,870.41
Real estate expenses	58,541.87
Furniture and fixtures, $4,574.03; legal expenses, $10,263.08	14,837.11
Advertising, printing, and postage	69,645.83
Profit and loss account	108,221.37
All other items	56,627.97
Total disbursements, life department	$6,924,869.52
Total disbursements, accident department	1,008,214.58
Total disbursements during the year	$7,933,084.10
Balance Dec. 31, 1900	$52,862,693.13

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$469,086.71
Loans on mortgages of real estate (first liens)	24,107,274.86
Loans on collateral securities	918,308.67
Loans on company's policies as collateral	1,904,942.00
Premium notes, loans, or liens on policies in force	461,213.15
Cost value of stocks and bonds	17,632,616.28
Cash in company's office	71,620.07
Cash deposited in banks	7,252,186.82
Bills receivable	43,316.65
Agents' ledger balances	33,316.66
Total net or ledger assets, as per balance	$52,893,881.87
Deduct agents' credit balances and all other ledger liabilities	31,188.74
Total net or ledger assets	$52,862,693.13

OTHER ASSETS.

Interest due and accrued on:			
Mortgages			$445,886.66
Stocks and bonds			124,600.14
Collateral loans			3,917.94
Premium notes, loans, or liens			191,281.69
Other assets			200.18
Rents due and accrued			2,406.99
Market value of stocks and bonds over cost			1,854,517.63
	New Business.	*Renewals.*	
Premiums due and unreported on policies in force	$395,914.15	$182,651.58	
Deferred premiums on policies in force	89,321.73	256,954.37	
Total	$485,235.88	$439,605.95	
Deduct cost of collection	242,617.94	26,376.36	
	$242,617.94	$413,229.59	
Net amount of uncollected and deferred premiums			655,847.53
Total assets as per books of the company			$56,141,351.89

ITEMS NOT ADMITTED.

Agents' balances	$20,455.36	
Bills receivable	26,359.22	
Total items not admitted		$46,814.58
Total admitted assets		$56,094,537.31

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest	$46,861,807.00	
Deduct net value of reinsured risks	44,499.00	
Net reinsurance reserve		$46,817,308.00
Present value of unpaid installments		34,598.00
Premium notes on policies in excess of net value		253.67
Commissions due agents on premium notes		2,197.63
Matured endowments due and unpaid	$73,707.00	
Death losses in process of adjustment	102,132.00	
Death losses and other policy claims resisted	11,579.00	
Death losses reported, no proofs received	22,348.00	
Total policy claims		209,766.00
Unpaid dividends of surplus due policy-holders		750,340.38
Premiums paid in advance		19,400.66
Due and accrued for salaries, rents, etc		10,000.00

Contingent surrender values		$6,963.00
Special reserve		1,934,000.00
Total liabilities, life department		$49,784,827.34
Total liabilities, accident department		497,125.57
Liabilities as to policy-holders		$50,281,952.91
Paid-up capital	$1,750,000.00	
Surplus over capital	4,062,584.40	
Surplus as regards policy-holders		5,812,584.40
Gross liabilities		$56,094,537.31

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1899..	$495,617.84	
Premium notes, loans, or liens received during year..	37,242.65	
Total		$532,860.49
Deductions during the year, as follows: Notes, loans, or liens used in:		
Payment of losses and claims	$22,985.79	
Purchase of surrendered policies	6,818.02	
Payment of dividends to policy-holders	17,799.16	
Redeemed by maker in cash	24,044.37	
Total reduction		71,647.34
Balance of note assets Dec. 31, 1900		$461,213.15

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

Whole life policies	35,601	$51,932,591.54
Endowment policies	54,651	93,954,422.00
All other policies	10,019	22,562,777.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	6,993	15,209,094.00
Endowment policies	12,417	21,856,284.00
All other policies	831	1,766,800.00

OLD POLICIES REVIVED.

Whole life policies	7	27,733.00
Endowment policies	32	109,655.00
All other policies	11	23,600.00

OLD POLICIES CHANGED AND INCREASED.

Whole life policies	3	$3,825.00
Endowment policies	21	40,856.00
All other policies	148	283,400.00
Total number and amount	120,734	$207,771,037.00
Deduct policies ceased to be in force	8,274	15,178,221.00
Total in force Dec. 31, 1900	112,460	$192,592,816.00

	Number.	*Amount.*
Whole life policies in force	40,145	$62,721,699.00
Endowment policies in force	62,355	107,463,569.00
All other policies in force	9,960	22,407,548.00
Total number and amount	112,460	$192,592,816.00

TERMINATED AS FOLLOWS:

By death	1,484	$2,395,062.00
maturity	987	1,330,712.00
expiry	183	367,400.00
surrender	1,083	1,689,748.00
lapse	2,160	4,513,436.00
change and decrease	168	386,756.00
Not taken	2,209	4,495,107.00
Total	8,274	$15,178,221.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1899	1,090	$1,493,063.00
Policies issued during year	118	174,246.00
Total	1,208	$1,667,309.00
Deduct policies ceased to be in force	44	54,728.00
In force in New Hampshire Dec. 31, 1900	1,164	$1,612,581.00
Losses and claims unpaid Dec. 31, 1899	2	$300.00
Losses incurred during 1900	23	20,944.00
Total	25	$21,244.00
Losses and claims paid during 1900	24	$21,044.00
Premiums collected or secured without deductions: Cash, $50,732.66; notes or credits, $307.91		$51,040.57

CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1865. Commenced business October, 1865.

THOMAS W. RUSSELL, *President.* ROBERT W. HUNTINGTON, JR., *Secretary.*

CASH CAPITAL, $150,000.00.

INCOME.

Received for premiums on new policies	$93,106.84
Received for renewal premiums	446,088.92
Dividends applied to pay running premiums	12,558.50
Dividends applied to purchase paid-up insurance	2,469.89
Surrender values applied to pay running premiums	814.10
Surrender values applied to purchase paid-up insurance	12,808.45
Total	$567,846.70
Deduct amount paid for reinsurance	10,289.36
Total premium income	$557,557.34
Cash received for interest on:	
Mortgage loans	119,677.72
Bonds owned and dividends on stock	29,226.32
Premium notes, loans, or liens	14,559.05
Other debts due the company	2,948.38
Discount on claims paid in advance	9.00
Rents for use of company's property	8,416.33
From other sources	9,360.90
Total income	$741,755.04
Net or ledger assets Dec. 31, 1899	3,411,882.08
Total	$4,153,637.12

DISBURSEMENTS.

Cash paid for losses	$158,266.34	
Cash paid for matured endowments	35,757.00	
Net amount paid for losses and endowments		$194,023.34
Cash paid to annuitants		75.12
Premium notes or loans voided by lapse		996.50
Cash dividends paid policy-holders		17,418.32

Cash dividends applied to pay running premiums	$12,558.50
Cash dividends applied to purchase paid-up insurance	2,469.89
Surrender values paid in cash	41,776.66
Surrender values applied to pay running premiums	814.10
Surrender values applied to purchase paid-up insurance (Total paid policy-holders, $282,940.88.)	12,808.45
Cash paid stockholders for interest or dividends	12,000.00
Commissions to agents	64,340.54
Salaries and traveling expenses of agents	26,864.52
Medical examiners' fees	6,514.00
Salaries of officers and office employees	28,230.96
Taxes and fees	13,276.93
Rent	2,558.66
Legal expenses, $1,584.00; real estate expenses, $1,558.38	3,142.38
Advertising, printing, and postage	10,618.63
Losses on sales of real estate and securities	6,021.88
All other items	17,048.60
Total disbursements during the year	$473,557.98
Balance Dec. 31, 1900	$3,680,079.14

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$345,145.30
Loans on mortgages of real estate (first liens)	2,149,512.44
Loans on company's policies as collateral	204,124.00
Premium notes, loans, or liens on policies in force	47,800.51
Cost value of stocks and bonds	619,503.39
Cash in company's office	4,497.75
Cash deposited in banks	308,861.02
Bills receivable	443.42
Agents' ledger balances	224.31
Total net or ledger assets, as per balance	$3,680,112.14
Deduct agents' credit balances	33.00
Total net or ledger assets	$3,680,079.14

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	$40,244.07
Stocks and bonds	8,810.77
Premium notes	7,345.98
Other assets	4,084.63
Market value of stocks and bonds over cost	34,938.61

	New Business.	*Renewals.*	
Premiums due and unreported on policies in force	$7,754.98	$11,354.49	
Deferred premiums on policies in force	16,600.88	75,371.69	
Total	$24,355.86	$86,726.18	
Deduct cost of collection	12,177.93	6,504.47	
	$12,177.93	$80,221.71	
Net amount of uncollected and deferred premiums			$92,399.64
Total assets as per books of the company			$3,868,367.84

ITEMS NOT ADMITTED.

Agents' balances	$224.31	
Bills receivable	443.42	
Depreciation from cost of real estate	95,897.31	
Total items not admitted		$96,565.04
Total admitted assets		$3,771,802.80

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest	$3,256,660.00	
Deduct net value of reinsured risks	49,264.00	
Net reinsurance reserve		$3,207,396.00
Matured endowments due and unpaid	$13,531.00	
Death losses in process of adjustment	9,624.00	
Death losses reported, no proofs received	2,503.00	
Total policy claims		25,658.00
Unpaid dividends of surplus due policy-holders		1,763.82
Premiums paid in advance		4,706.83
Contingent surrender values		4,658.42
Liabilities as to policy-holders		$3,244,183.07
Paid-up capital	$150,000.00	
Surplus over capital	377,619.73	
Surplus as regards policy-holders		527,619.73
Gross liabilities		$3,771,802.80

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1899	$48,089.47	
Premium notes, loans, or liens received during year	8,793.61	
Total		$56,883.08

Deductions during the year, as follows: Notes, loans, or liens used in:

Voided by lapse	$996.50	
Payment of dividends to policy-holders	635.49	
Redeemed by maker in cash	7,450.58	
Total reduction		$9,082.57
Balance of note assets Dec. 31, 1900		$47,800.51

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	Number.	*Amount.*
Whole life policies	5,959	$8,831,337.00
Endowment policies	4,840	5,827,556.00
All other policies	92	225,000.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	1,206	1,888,289.00
Endowment policies	949	1,171,231.00
All other policies	53	112,000.00

OLD POLICIES REVIVED.

Whole life policies	7	8,000.00
Endowment policies	24	26,500.00

OLD POLICIES CHANGED AND INCREASED.

Whole life policies	8	10,500.00
Endowment policies	6	8,000.00
All other policies	14	15,500.00
Total number and amount	13,158	$18,123,913.00
Deduct policies ceased to be in force	1,192	1,679,823.00
Total in force Dec. 31, 1900	11,966	$16,444,090.00

	Number.	*Amount.*
Whole life policies in force	6,497	$9,749,985.00
Endowment policies in force	5,339	6,419,605.00
All other policies in force	130	274,500.00
Total number and amount	11,966	$16,444,090.00

TERMINATED AS FOLLOWS:

By death	116	$158,364.00
maturity	30	38,757.00
expiry	7	13,000.00

By surrender	203	$247,002.00
lapse	456	694,500.00
change and decrease	28	67,500.00
Not taken	352	460,700.00
Total	1,192	$1,679,823.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1899	541	$616,199.00
Policies issued during year	181	211,500.00
Total	722	$827,699.00
Deduct policies ceased to be in force	81	99,833.00
In force in New Hampshire Dec. 31, 1900	641	$727,866.00
Losses and claims incurred and paid during 1900	7	$8,233.00
Premiums collected or secured without deductions		$26,291.80

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June 15, 1846. Commenced business December 15, 1846.

JACOB L. GREENE, *President.* HERBERT H. WHITE, *Secretary.*

INCOME.

Received for premiums on new policies	$412,504.61
Received for renewal premiums	3,430,003.15
Dividends applied to pay running premiums	1,090,227.94
Surrender values applied to pay running premiums	18,050.98
Surrender values applied to purchase paid-up insurance and annuities	111,365.24
Received for annuities	23,912.44
Total premium income	$5,086,064.36
Cash received for interest on:	
Mortgage loans	1,474,730.00
Bonds owned and dividends on stock	1,018,047.44

Premium notes, loans, or liens	$47,486.48
Other debts due the company	9,331.20
Discount on claims paid in advance	3,602.66
Rents for use of company's property	407,481.19
Total income	$8,046,743.33
Net or ledger assets Dec. 31, 1899	62,377,878.93
Total	$70,424,622.26

DISBURSEMENTS.

Cash paid for losses	$4,362,972.10	
Cash paid for matured endowments	454,023.00	
Net amount paid for losses and endowments		$4,816,995.10
Cash paid to annuitants		2,003.73
Premium notes or loans voided by lapse		327.00
Cash dividends paid policy-holders		215,211.34
Cash dividends applied to pay running premiums		1,090,227.94
Surrender values paid in cash		418,909.74
Surrender values applied to pay running premiums		18,050.98
Surrender values applied to purchase paid-up insurance and annuities		111,365.24
(Total paid policy-holders, $6,673,091.07.)		
Commissions to agents		390,479.67
Salaries and traveling expenses of agents		25,249.80
Medical examiners' fees		23,913.28
Salaries of officers and office employees		158,588.51
Taxes and fees		400,799.41
Rent		8,307.33
Advertising, printing, and postage		71,072.95
Legal expenses, $32,412.39; real estate expenses, $235,875.41		268,287.80
Losses on sales of real estate		27,086.63
All other items		37,723.52
Total disbursements during the year		$8,084,599.97
Balance Dec. 31, 1900		$62,340,022.29

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$12,054,396.47
Loans on mortgages of real estate (first liens)	26,469,472.96
Loans on collateral securities	2,300.00

Premium notes, loans, or liens on policies in force.....	$763,861.90
Book value of stocks and bonds.....	22,204,012.33
Cash deposited in banks.....	826,974.00
Bills receivable.....	4,346.54
Agents' ledger balances.....	14,658.09
Total net or ledger assets, as per balance.....	$62,340,022.29

OTHER ASSETS.

Interest due and accrued on:			
Mortgages			$605,885.53
Stocks and bonds.....			243,084.51
Collateral loans			28.75
Premium notes, loans, or liens.....			131,592.33
Rents due and accrued.....			21,248.05
Market value of stocks and bonds over book value.....			1,319,797.97
	New Business.	*Renewals.*	
Premiums due and unreported on policies in force.....	$11,379.88	$49,039.16	
Deferred premiums on policies in force....	33,449.35	309,283.30	
Total	$44,829.23	$358,322.46	
Deduct cost of collection.....	11,207.31	22,610.15	
	$33,621.92	$335,712.31	
Net amount of uncollected and deferred premiums....		$369,334.23	
Less balance of loading.....		46,812.88	
			322,521.35
Total assets as per books of the company.....			$64,984,180.78

ITEMS NOT ADMITTED.

Agents' balances.....	$14,658.09	
Bills receivable.....	4,346.54	
Total items not admitted.....		19,004.63
Total admitted assets.....		$64,965,176.15

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest.....		$54,102,101.00
Death losses due and unpaid.....	$28,207.50	
Matured endowments due and unpaid.....	9,941.00	
Death losses in process of adjustment.....	100,746.00	
Death losses and other policy claims resisted.....	33,211.33	
Death losses reported, no proofs received.....	75,148.00	
Total policy claims.....		247,253.83

Unpaid dividends of surplus due policy-holders	$977,966.15
Premiums paid in advance	27,053.73
Contingent surrender values	200,395.00
Liabilities as to policy-holders	$55,554,769.71
Surplus as regards policy-holders	9,410,406.44
Gross liabilities	$64,965,176.15

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	Number.	*Amount.*
Whole life policies	60,629	$144,870,791.00
Endowment policies	6,344	13,615,535.00
All other policies	676	1,946,160.00
NEW POLICIES ISSUED DURING THE YEAR.		
Whole life policies	3,035	7,644,909.00
Endowment policies	859	2,044,939.00
All other policies	190	460,900.00
OLD POLICIES REVIVED.		
Whole life policies	13	47,000.00
Endowment policies	2	3,000.00
OLD POLICIES CHANGED AND INCREASED.		
Whole life policies	.....	37,770.00
Endowment policies	4	18,970.00
Total number and amount	71,752	$170,689,974.00
Deduct policies ceased to be in force	3,591	9,123,371.00
Total in force Dec. 31, 1900	68,161	$161,566,603.00

	Number.	*Amount.*
Whole life policies in force	60,762	$145,180,791.00
Endowment policies in force	6,732	14,632,752.00
All other policies in force	667	1,753,060.00
Total number and amount	68,161	$161,566,603.00

TERMINATED AS FOLLOWS:

By death	1,655	$4,256,267.00
maturity	237	456,712.00
surrender	630	1,494,267.00
lapse	842	1,850,763.00
change and decrease	4	555,199.00
Not taken	223	510,163.00
Total	3,591	$9,123,371.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1899	841	$1,841,025.00
Policies issued during year	39	60,200.00
Total	880	$1,901,225.00
Deduct policies ceased to be in force	18	28,100.00
In force in New Hampshire Dec. 31, 1900	862	$1,873,125.00
Losses and claims incurred and paid during 1900		$13,100.00
Premiums collected or secured without deductions		$38,548.86

EQUITABLE LIFE ASSURANCE SOCIETY.

NEW YORK CITY.

Incorporated July 26, 1859. Commenced business July 28, 1859.

JAMES W. ALEXANDER, *President.* WILLIAM ALEXANDER, *Secretary.*

CASH CAPITAL, $100,000.00.

INCOME.

Received for premiums on new policies	$5,565,331.55
Received for renewal premiums	36,554,294.52
Dividends applied to purchase paid-up additions and annuities	762,335.51
Surrender values applied to purchase paid-up insurance and annuities	1,457,983.00
Received for annuities	980,274.56
Total	$45,320,219.14
Deduct amount paid for reinsurance	1,080.45
Total premium income	$45,319,138.69
Cash received for interest on:	
Mortgage loans	1,836,301.93
Bonds owned and dividends on stock	6,655,334.44
Other debts due the company	1,714,769.35
Rents for use of company's property	2,049,262.23
From other sources	432,324.34
Total income	$58,007,130.98
Net or ledger assets Dec. 31, 1899	260,599,597.48
Total	$318,606,728.46

DISBURSEMENTS.

Cash paid for losses and additions	$14,823,257.15	
Cash paid for matured endowments and additions	2,046,660.86	
Claims on installment policies	37,695.00	
Net amount paid for losses and endowments		$16,907,613.01
Cash paid to annuitants		668,923.98
Cash dividends paid policy-holders		2,719,305.14
Cash dividends applied to purchase paid-up additions and annuities		762,335.51
Surrender values paid in cash		3,449,838.66
Surrender values applied to purchase paid-up insurance and annuities		1,457,983.00
(Total paid policy-holders, $25,965,999.30.)		
Cash paid stockholders for interest or dividends		7,000.00
Commissions to agents		4,909,291.09
Salaries and traveling expenses of agents		284,150.92
Medical examiners' fees		398,773.57
Salaries of officers and office employees		770,282.48
Taxes and fees		845,607.71
Rent		364,889.18
Commuting commissions		993,806.02
Advertising, printing, and postage		595,566.55
Real estate expenses		549,712.63
All other items		814,047.06
Total disbursements during the year		$36,499,126.51
Balance Dec. 31, 1900		$282,107,601.95

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$38,188,725.12
Loans on mortgages of real estate (first liens)	45,411,662.86
Loans on collateral securities	25,371,587.00
Loans on company's policies as collateral	7,372,645.27
Book value of stocks and bonds	147,520,222.00
Cash in company's office	15,870.31
Cash deposited in banks	17,702,706.25
Agents' ledger balances	524,183.14
Total net or ledger assets, as per balance	$282,107,601.95

OTHER ASSETS.

Interest due and accrued on:			
Mortgages			$254,167.00
Stocks and bonds			2,103,441.00
Collateral loans			95,197.98
Other assets			11,191.35
Rents due and accrued			236,433.21
Market value of stocks and bonds over cost			13,272,581.00
	New Business.	*Renewals.*	
Premiums due and unreported on policies in force	$2,665,705.00	$3,194,910.00	
Deferred premiums on policies in force	324,596.00	2,406,489.00	
Total	$2,990,301.00	$5,601,399.00	
Deduct cost of collection	1,794,181.00	280,069.00	
	$1,196,120.00	$5,321,330.00	
Net amount of uncollected and deferred premiums			6,517,450.00
Total assets as per books of the company			$304,598,063.49

ITEMS NOT ADMITTED.

Agents' balances		$524,183.14
Total admitted assets		$304,073,880.35

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest		$235,032,907.00
Death losses due and unpaid	$231,778.45	
Matured endowments due and unpaid	157,442.13	
Death losses in process of adjustment	93,221.42	
Death losses and other policy claims resisted	138,800.00	
Death losses reported, no proofs received	1,529,946.86	
Due and unpaid on annuity claims	54,036.61	
Total policy claims		2,205,225.47
Unpaid dividends of surplus due policy-holders		346,195.01
Present value of unpaid installments		498,022.00
Contingent surrender values		67,958.00
Liabilities as to policy-holders		$238,150,307.48
Paid-up capital	$100,000.00	
Surplus over capital	65,823,572.87	
Surplus as regards policy-holders		65,923,572.87
Gross liabilities		$304,073,880.35

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	Number.	*Amount.*
Whole life policies	276,009	$836,982,265.00
Endowment policies	66,794	201,608,644.00
All other policies	4,804	9,540,088.00
Reversionary additions	.....	6,285,425.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	41,238	126,698,681.00
Endowment policies	23,199	65,431,733.00
All other policies	2,196	9,408,129.00
Reversionary additions	.....	1,155,058.00

OLD POLICIES REVIVED.

Whole life policies	957	3,277,564.00
Endowment policies	334	978,078.00
All other policies	11	137,000.00
Total number and amount	415,542	$1,261,502,665.00
Deduct policies ceased to be in force	41,865	144,627,618.00
Total in force Dec. 31, 1900	373,677	$1,116,875,047.00

	Number.	*Amount.*
Whole life policies in force	288,197	$861,092,912.00
Endowment policies in force	79,799	235,903,738.00
All other policies in force	5,681	13,338,946.00
Reversionary additions in force	.....	6,539,451.00
Total number and amount	373,677	$1,116,875,047.00

TERMINATED AS FOLLOWS:

By death	4,446	$15,305,819.00
maturity	406	2,019,434.00
expiry	759	2,962,010.00
surrender	6,340	22,379,328.00
lapse	18,606	55,180,672.00
change and decrease	.....	703,642.00
Not taken	11,308	46,076,713.00
Total	41,865	$144,627,618.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1899	610	$1,343,423.00
Policies issued during year	167	359,939.00
Total	777	$1,703,362.00
Deduct policies ceased to be in force	86	182,151.00
In force in New Hampshire, Dec. 31, 1900	691	$1,521,211.00
Losses incurred during 1900	10	$77,751.00
Losses and claims paid during 1900	8	$72,520.00
Premiums collected or secured without deductions		$41,846.09

MANHATTAN LIFE INSURANCE COMPANY.

NEW YORK CITY.

Organized 1850. Commenced business August 1, 1850.

HENRY B. STOKES, *President.* J. H. GIFFIN, *Secretary.*

CASH CAPITAL, $100,000.00.

INCOME.

Received for premiums on new policies	$256,652.30
Received for renewal premiums	1,581,522.88
Dividends applied to pay running premiums	41,382.41
Dividends applied to purchase paid-up additions and annuities	1,224.04
Surrender values applied to pay running premiums	25,755.89
Surrender values applied to purchase paid-up insurance and annuities	68,784.36
Received for annuities	4,112.05
Total	$1,979,433.93
Deduct amount paid for reinsurance	17,742.28
Total premium income	$1,961,691.65
Cash received for interest on:	
Mortgage loans	222,269.63
Bonds owned and dividends on stock	181,510.44
Premium notes, loans, or liens	64,248.70

Other debts due the company	$83,994.12
Rents for use of company's property	220,150.38
Profits on securities sold	50,275.26
Surrender values on reinsurances	3,564.12
Premiums restored by revival of policies	1,235.14
From other sources	5,662.01
Total income	$2,794,601.45
Net or ledger assets Dec. 31, 1899	14,946,265.49
Total	$17,740,866.94

DISBURSEMENTS.

Cash paid for losses and additions	$1,116,550.65	
Cash paid for matured endowments and additions	126,048.00	
Net amount paid for losses and endowments		$1,242,598.65
Cash paid to annuitants		11,065.98
Premium notes or loans voided by lapse		18,870.07
Cash dividends paid policy-holders		9,556.61
Cash dividends applied to pay running premiums		41,382.41
Cash dividends applied to purchase paid-up additions and annuities		1,224.04
Surrender values paid in cash		141,696.95
Surrender values applied to pay running premiums		25,755.89
Surrender values applied to purchase paid-up insurance and annuities		68,784.36
(Total paid policy-holders, $1,560,934.96.)		
Cash paid stockholders for interest or dividends		16,000.00
Commissions to agents		234,685.44
Salaries and traveling expenses of agents		75,140.91
Medical examiners' fees		39,965.25
Salaries of officers and office employees		100,399.58
Taxes and fees		70,897.98
Rent		72,321.02
Furniture and fixtures, $599.56; legal expenses, $16,803.80		17,403.36
Advertising, printing, and postage		33,655.54
Real estate expenses		61,672.19
All other items		22,018.89
Total disbursements during the year		$2,305,095.12
Balance Dec. 31, 1900		$15,435,771.82

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered	$3,666,617.30
Loans on mortgages of real estate (first liens)	5,529,109.30
Loans on collateral securities	1,524,029.72
Loans on company's policies as collateral	643,290.16
Premium notes, loans, or liens on policies in force	403,053.02
Book value of stocks and bonds	3,304,699.83
Cash in company's office	18,573.78
Cash deposited in banks	148,586.12
Agents' ledger balances	56,084.44
Commuted commissions	141,728.15
Total net or ledger assets, as per balance	$15,435,771.82

OTHER ASSETS.

Interest due and accrued on:		
Mortgages		$112,223.44
Stocks and bonds		1,348.96
Collateral loans		7,926.49
Premium notes, loans, or liens		17,417.36
Other assets		2,691.92
Rents due and accrued		6,516.65
Market value of real estate over book value		330,140.42
Market value of stocks and bonds over book value		269,891.17
	New Business.	*Renewals.*
Premiums due and unreported on policies in force	$33,848.67	$66,206.19
Deferred premiums on policies in force	5,805.00	85,501.00
Total	$39,653.67	$151,707.19
Deduct cost of collection	49,309.51	8,343.89
	$40,344.16	$143,363.30
Net amount of uncollected and deferred premiums		183,707.46
Total assets as per books of the company		$16,367,635.69

ITEMS NOT ADMITTED.

Agents' balances	$56,084.44	
Commuted commissions	141,728.15	
Total items not admitted		$197,812.59
Total admitted assets		$16,169,823.10

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest	$14,387,407.00	
Deduct net value of reinsured risks	22,765.00	
Net reinsurance reserve		$14,364,642.00

Matured endowments due and unpaid	$9,492.00	
Death losses in process of adjustment	74,157.33	
Death losses and other policy claims resisted	27,200.00	
Death losses reported, no proofs received	27,895.00	
Total policy claims		$138,744.33
Unpaid dividends of surplus due policy-holders		17,073.56
Commissions due agents on premiums		6,907.94
Contingent surrender values		7,680.00
Contingent reserve		100,000.00
Liabilities as to policy-holders		$14,660,780.71
Paid-up capital	$100,000.00	
Surplus over capital	1,409,042.39	
Surplus as regards policy-holders		1,509,042.39
Gross liabilities		$16,169,823.10

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1899	$426,133.62	
Premium notes, loans, or liens received during year	178,821.76	
Total		$604,955.38
Deductions during the year, as follows: Notes, loans, or liens used in:		
Payment of losses and claims	$18,843.56	
Purchase of surrendered policies and voided by lapse	36,525.72	
Payment of dividends to policy-holders	1,390.82	
Redeemed by maker in cash	145,142.26	
Total reduction		201,902.36
Balance of note assets Dec. 31, 1900		$403,053.02

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	Number.	*Amount.*
Whole life policies	23,595	$50,567,599.00
Endowment policies	2,361	5,389,959.00
All other policies	478	1,983,581.00
Reversionary additions	.....	48,380.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	3,858	9,461,125.00
Endowment policies	630	1,222,375.00
All other policies	50	129,900.00

OLD POLICIES REVIVED.		
Whole life policies	78	$229,900.00
Endowment policies	10	23,650.00
All other policies	4	10,000.00
OLD POLICIES INCREASED.		
Whole life policies	.....	22,350.00
Endowment policies	.....	3,000.00
All other policies	.....	53,732.00
ADDITIONS BY DIVIDENDS.		
Reversionary additions	.....	1,959.00
Total number and amount	31,064	$69,147,510.00
Deduct policies ceased to be in force	3,461	8,886,359.00
Total in force Dec. 31, 1900	27,603	$60,261,151.00

TERMINATED AS FOLLOWS:

	Number.	*Amount.*
Whole life policies in force	24,623	$52,934,672.00
Endowment policies in force	2,554	5,531,196.00
All other policies in force	426	1,747,844.00
Reversionary additions in force	.....	47,439.00
Total number and amount	27,603	$60,261,151.00

By death	427	$1,105,544.00
maturity	61	160,679.00
expiry	.....	7,928.00
surrender	397	864,869.00
lapse	1,373	3,424,559.00
change and decrease	37	369,450.00
Not taken	1,166	2,953,330.00
Total	3,461	$8,886,359.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1899	55	$88,143.00
Policies issued during year	19	28,061.00
Total	74	$116,204.00
Deduct policies ceased to be in force	7	16,021.00
In force in New Hampshire, Dec. 31, 1900	67	$100,183.00
Losses and claims incurred and paid during 1900	1	$321.00
Premiums collected or secured without deductions		$2,456.66

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

SPRINGFIELD, MASS.

Incorporated May 15, 1851. Commenced business August 1, 1851.

JOHN A. HALL, *President.* HENRY M. PHILLIPS, *Secretary.*

INCOME.

Received for premiums on new policies	$683,162.33
Received for renewal premiums	3,550,077.31
Dividends applied to pay running premiums	525,866.50
Dividends applied to purchase paid-up additions	65,235.79
Surrender values applied to purchase paid-up insurance	187.81
Total	$4,824,529.74
Deduct amount paid for reinsurance	94,322.10
Total premium income	$4,730,207.64
Cash received for interest on:	
Mortgage loans	462,694.43
Bonds owned and dividends on stock	386,984.56
Premium notes, loans, or liens	174,063.51
Other debts due the company	9,328.36
Discount on claims paid in advance	380.22
Rents for use of company's property	39,184.06
Surrender values on reinsurances	16,972.96
Premiums restored by revival of policies	6,594.06
Total income	$5,826,409.80
Net or ledger assets Dec. 31, 1899	22,159,776.38
Total	$27,986,186.18

DISBURSEMENTS.

Cash paid for losses and additions	$1,281,982.35	
Cash paid for matured endowments and additions	225,286.00	
Claims on installment policies	17,077.50	
Gross amount paid for losses and endowments	$1,524,345.85	
Received for losses or claims on policies reinsured	10,736.35	
Net amount paid for losses and endowments		$1,513,609.50
Cash paid to annuitants		62,979.98
Premium notes or loans used in purchase of surrendered policies and voided by lapse		50,253.56

Cash dividends paid policy-holders	$24,035.28
Cash dividends applied to pay running premiums	527,666.37
Cash dividends applied to purchase paid-up additions	65,235.79
Surrender values paid in cash	319,320.84
Surrender values applied to purchase paid-up insurance (Total paid policy-holders, $2,564,631.22.)	1,529.90
Commissions to agents	576,110.69
Salaries and traveling expenses of agents	70,272.19
Medical examiners' fees	46,907.00
Salaries of officers and office employees	131,378.22
Taxes and fees	86,526.58
Rent	29,761.40
Furniture and fixtures, $3,490.43; legal expenses, $4,442.92	7,933.35
Advertising, printing, and postage	75,565.49
Real estate expenses	20,701.33
Profit and loss account	52,964.48
All other items	21,443.33
Total disbursements during the year	$3,684,195.28
Balance Dec. 31, 1900	$24,301,990.90

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$591,205.71
Loans on mortgages of real estate (first liens)	10,183,402.39
Loans on company's policies as collateral	2,304,736.07
Premium notes, loans, or liens on policies in force	725,101.63
Cost value of stocks and bonds	9,509,436.55
Cash in company's office	4,818.25
Cash deposited in banks	983,290.30
Total net or ledger assets, as per balance	$24,301,990.90

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	$172,960.03
Stocks and bonds	142,130.10
Policy loans	33,169.15
Premium notes, loans, or liens	21,753.05
Other assets	555.10
Market value of stocks and bonds over cost	898,853.34

	New Business.	*Renewals.*	
Premiums due and unreported on policies in force	$133,312.89	$153,212.55	
Deferred premiums on policies in force	84,029.80	472,207.72	
Total	$217,342.69	$625,420.27	
Deduct cost of collection	43,468.54	125,084.05	
	$173,874.15	$500,336.22	
Net amount of uncollected and deferred premiums			$674,210.37
Total assets as per books of the company			$26,245,622.04

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest	$23,402,526.00
Present value of unpaid installments	183,926.10
Death losses and matured endowments in process of adjustment	134,844.00
Unpaid dividends of surplus due policy-holders	172,333.76
Premiums paid in advance	11,850.67
Liabilities as to policy-holders	$23,905,480.53
Surplus as regards policy-holders	2,340,141.51
Gross liabilities	$26,245,622.04

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1899	$726,656.67	
Premium notes, loans, or liens received during year	157,955.79	
Total		$884,612.46
Deductions during the year, as follows: Notes, loans, or liens used in:		
Payment of losses and claims	$17,767.41	
Purchase of surrendered policies and voided by lapse	50,253.56	
Payment of dividends to policy-holders	62,979.98	
Redeemed by maker in cash	21,963.96	
Total reduction		152,964.91
Balance of note assets Dec. 31, 1900		$731,647.55

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	Number.	*Amount.*
Whole life policies	44,911	$108,388,835.00
Endowment policies	5,400	11,470,285.00

All other policies	1,419	$3,461,232.00
Reversionary additions	.....	660,086.00
NEW POLICIES ISSUED DURING THE YEAR.		
Whole life policies	8,182	18,030,550.00
Endowment policies	1,242	2,318,200.00
All other policies	682	2,004,300.00
OLD POLICIES REVIVED.		
Whole life policies	60	186,674.00
Endowment policies	5	16,000.00
All other policies	4	6,500.00
Reversionary additions	.....	420.00
OLD POLICIES INCREASED.		
Whole life policies	.....	141,598.00
Endowment policies	.....	16,218.00
All other policies	.....	7,000.00
ADDITIONS BY DIVIDENDS.		
Reversionary additions	.....	150,848.00
Total number and amount	61,905	$146,858,746.00
Deduct policies ceased to be in force	4,581	10,619,823.00
Total in force Dec. 31, 1900	57,324	$136,238,923.00

	Number.	*Amount.*
Whole life policies in force	49,563	$118,451,918.00
Endowment policies in force	6,151	12,778,145.00
All other policies in force	1,610	4,223,879.00
Reversionary additions in force	.....	784,981.00
Total number and amount	57,324	$136,238,923.00

TERMINATED AS FOLLOWS:		
By death	493	$1,365,288.00
maturity	106	224,520.00
expiry	11	21,200.00
surrender	1,113	2,269,322.00
lapse	1,880	3,415,907.00
change and decrease	.....	1,008,486.00
Not taken	978	2,315,100.00
Total	4,581	$10,619,823.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1899	2,652	$4,486,208.00
Policies issued during year	266	368,500.00
Total	2,918	$4,854,708.00
Deduct policies ceased to be in force	129	255,675.00
In force in New Hampshire, Dec. 31, 1900	2,789	$4,599,033.00
Losses and claims unpaid Dec. 31, 1899	2	$700.00
Losses incurred during 1900	44	83,086.00
Total	46	$83,786.00
Losses and claims paid during 1900	43	$80,686.00
Premiums collected or secured without deductions: Cash, $123,224.35; notes or credits, $2,175.01		$125,399.36

METROPOLITAN LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated June, 1866. Commenced business January, 1867.

JOHN R. HEGEMAN, *President.* GEORGE B. WOODWARD, *Secretary.*

CASH CAPITAL, $2,000,000.00.

INCOME.

Received for premiums on new policies	$5,526,584.95
Received for renewal premiums	25,603,466.49
Received for annuities	80,304.07
Total premium income	$31,210,355.51
Cash received for interest on:	
Mortgage loans	919,819.90
Bonds owned and dividends on stock	923,777.67
Premium notes, loans, or liens	57,560.87
Other debts due the company	20,479.89
Rents for use of company's property	563,133.55
Profits on securities sold	108,129.47
Total income	$33,803,256.86
Net or ledger assets Dec. 31, 1899	48,997,277.27
Total	$82,800,534.13

DISBURSEMENTS.

Cash paid for losses and additions	$9,788,124.21	
Cash paid for matured endowments	13,500.00	
Gross amount paid for losses and endowments	$9,801,624.21	
Received for losses or claims on policies reinsured	2,500.00	
Net amount paid for losses and endowments		$9,799,124.21
Cash paid to annuitants		5,014.90
Cash dividends paid policy-holders		626,924.33
Surrender values paid in cash		434,131.67
(Total paid policy-holders, $10,865,195.11.)		
Cash paid stockholders for interest or dividends		140,000.00
Commissions to agents		5,016,961.47
Salaries and traveling expenses of agents		2,703,540.16
Medical examiners' fees		605,289.55
Salaries of officers and office employees		1,316,642.12
Taxes and fees		507,321.04
Rent		370,677.15
Commuting commissions		1,066,933.48
Furniture and fixtures, $27,563.75; legal expenses, $54,699.10		82,262.85
Advertising, printing, and postage		400,727.81
Real estate expenses		148,019.12
All other items		516,187.26
Total disbursements during the year		$23,739,757.12
Balance Dec. 31, 1900		$59,060,777.01

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$10,822,062.49
Loans on mortgages of real estate (first liens)	19,686,150.00
Loans on company's policies as collateral	309,525.82
Premium notes, loans, or liens on policies in force	670,169.75
Cost value of stocks and bonds	25,250,858.82
Cash in company's office	65,434.26
Cash deposited in banks	2,246,327.14
Agents' ledger balances	10,248.73
Total net or ledger assets, as per balance	$59,060,777.01

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	$298,365.09
Stocks and bonds	65,207.42

Premium notes, loans, or liens		$1,688.79
Other assets		3,091.13
Rents due and accrued		53,725.95
Market value of stocks and bonds over cost		820,638.61

	New Business.	*Renewals.*	
Premiums due and unreported on policies in force	$224,357.10	$213,023.18	
Deferred premiums on policies in force	497,984.30	857,149.81	
Total	$722,341.40	$1,070,172.99	
Deduct cost of collection	238,670.70	85,613.84	
	$483,670.70	$984,559.15	
Premiums due and unpaid, industrial		$396,559.21	
Net amount of uncollected and deferred premiums			1,864,789.06
Total assets as per books of the company			$62,168,283.06

ITEMS NOT ADMITTED.

Agents' balances		$10,248.73
Total admitted assets		$62,158,034.33

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest	$50,956,240.00	
Deduct net value of reinsured risks	45,729.00	
Net reinsurance reserve		$50,910,511.00
Death losses in process of adjustment	$47,442.05	
Death losses and other policy claims resisted	95,335.25	
Death losses reported, no proofs received	90,830.53	
Total policy claims		233,607.83
Unpaid dividends of surplus due policy-holders		18,961.65
Premiums paid in advance		147,461.34
Due and accrued for salaries, rents, etc		159,887.20
Premium notes or loans in excess of net value of policies		286,168.88
Agents' deposits		39,851.52
Special reserve		1,617,557.00
Liabilities as to policy-holders		$53,414,006.42
Paid-up capital	$2,000,000.00	
Surplus over capital	6,744,027.91	
Surplus as regards policy-holders		8,744,027.91
Gross liabilities		$62,158,034.33

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1899..	$637,335.63	
Premium notes, loans, or liens received during year..	157,406.77	
Total		$794,742.40
Deductions during the year, as follows: Notes, loans, or liens used in:		
Payment of losses and claims	$13,695.24	
Purchase of surrendered policies and voided by lapse	106,811.44	
Payment of dividends to policy-holders	22.86	
Redeemed by maker in cash	4,043.11	
Total reduction		124,572.65
Balance of note assets Dec. 31, 1900		$670,169.75

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	Number.	*Amount.*
Whole life policies	86,069	$77,402,743.00
Endowment policies	38,395	31,125,110.00
All other policies	484	3,373,981.00
Reversionary additions	4,855,756	688,629,175.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	46,980	46,208,787.00
Endowment policies	43,164	31,711,967.00
All other policies	1,363	4,390,372.00
Reversionary additions	1,541,032	264,737,682.00

OLD POLICIES REVIVED.

Whole life policies	2,005	1,736,985.00
Endowment policies	898	637,458.00
All other policies	96	194,655.00

OLD POLICIES INCREASED.

Whole life policies	.....	116,893.00
Endowment policies	.....	24,007.00
All other policies	.....	5,800.00
Industrial policies	.....	6,839,646.00
Total number and amount	6,616,242	$1,150,295,615.00
Deduct policies ceased to be in force	1,122,185	226,417,698.00
Total in force Dec. 31, 1900	5,494,057	$923,877,917.00

	Number.	*Amount.*
Whole life policies in force.....	102,531	$98,613,862.00
Endowment policies in force.....	63,067	50,296,966.00
All other policies in force.....	1,392	5,989,413.00
Industrial policies in force.....	5,327,067	768,977,676.00
Total number and amount....	5,494,057	$923,877,917.00

TERMINATED AS FOLLOWS:

By death.....	87,172	$9,789,386.00
maturity	12	13,500.00
expiry	127	146,344.00
surrender	55,784	13,052,214.00
lapse	965,685	192,691,727.00
change and decrease.....	1,194	1,270,049.00
Not taken.....	12,211	9,454,478.00
Total	1,122,185	$226,417,698.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1899.....	1,323	$1,007,250.00
Policies issued during year.....	1,080	711,721.00
Total	2,403	$1,718,971.00
Deduct policies ceased to be in force.....	479	331,231.00
In force in New Hampshire, Dec. 31, 1900..	1,924	$1,387,740.00
Losses and claims unpaid Dec. 31, 1899.....	4	$4,000.00
Losses incurred during 1900.....	12	7,300.00
Total	16	$11,300.00
Losses and claims paid during 1900.....	14	$9,800.00
Premiums collected or secured without deductions.....		$50,699.08

BUSINESS IN NEW HAMPSHIRE.

(INDUSTRIAL.)

Policies in force Dec. 31, 1899.....	29,407	$5,485,514.00
Policies issued during year.....	13,071	2,764,564.00
Total	42,478	$8,250,078.00
Deduct policies ceased to be in force.....	7,648	1,709,221.00
In force in New Hampshire Dec. 31, 1900..	34,830	$6,540,857.00

Losses and claims unpaid Dec. 31, 1899.....	1	$28.25
Losses incurred during 1900.....	601	70,577.90
Total	602	$70,606.15
Losses and claims paid during 1900.....	596	$70,153.65
Premiums collected or secured without deductions.....		$205,338.63

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

NEWARK, N. J.

Incorporated January 31, 1845. Commenced business April, 1845.

AMZI DODD, *President.* EDWARD L. DOBBINS, *Secretary.*

INCOME.

Received for premiums on new policies.....	$1,298,216.53
Received for renewal premiums.....	7,516,281.73
Dividends applied to pay running premiums.....	1,104,124.29
Cash dividends applied to purchase paid-up additions and annuities	348,247.87
Surrender values applied to pay running premiums.....	15,636.45
Received for annuities.....	128,855.24
Total premium income.....	$10,411,362.11
Cash received for interest on:	
Mortgage loans	1,775,962.50
Bonds owned and dividends on stock.....	687,323.37
Premium notes, loans, or liens.....	812,381.28
Other debts due the company.....	1,830.03
Discount on claims paid in advance.....	74.15
Rents for use of company's property.....	185,238.36
Profits on real estate and securities sold.....	59,202.11
Premium notes restored by revival of policies.....	9,208.81
Total income.....	$13,942,582.72
Net or ledger assets Dec. 31, 1900.....	67,494,696.41
Total	$81,437,279.13

DISBURSEMENTS.

Cash paid for losses and additions	$4,128,633.04	
Cash paid for matured endowments and additions	864,736.76	
Claims on installment policies	11,650.00	
Net amount paid for losses and endowments		$5,005,019.80
Cash paid to annuitants		72,313.92
Premium notes or loans voided by lapse		19,292.92
Cash dividends paid policy-holders		267,969.15
Cash dividends applied to pay running premiums		1,104,124.29
Cash dividends applied to purchase paid-up additions and annuities		348,247.87
Surrender values paid in cash		1,187,846.21
Surrender values applied to pay running premiums (Total paid policy-holders, $8,020,450.61.)		15,636.45
Commissions to agents		1,014,524.88
Salaries and traveling expenses of agents		31,630.96
Medical examiners' fees		117,261.87
Salaries of officers and office employees		254,063.94
Taxes and fees		410,359.64
Advertising, printing, and postage		70,456.24
Profit and loss account		225,000.00
Legal expenses, $15,262.43; real estate expenses, $67,997.75		83,260.18
Premiums on bonds purchased		128,195.50
All other items		126,012.49
Total disbursements during the year		$10,481,216.31
Balance Dec. 31, 1900		$70,956,062.82

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$3,086,171.22
Loans on mortgages of real estate (first liens)	36,048,879.34
Loans on collateral securities	5,312,450.00
Loans on company's policies as collateral	6,040,589.20
Premium notes, loans, or liens on policies in force	4,642,834.69
Par value of stocks and bonds	14,881,027.93
Cash in company's office	3,607.29
Cash deposited in banks	931,163.01
Agents' ledger balances	12,961.92
Total net or ledger assets, as per balance	$70,959,684.60
Deduct agents' credit balances	3,621.78
Total net or ledger assets	$70,956,062.82

OTHER ASSETS.

Interest due and accrued on:			
Mortgages			$792,844.15
Stocks and bonds			136,903.45
Collateral loans			135,032.09
Premium notes, loans, or liens			116,070.87
Market value of stocks and bonds over par value			1,366,407.96
	New Business.	*Renewals.*	
Premiums due and unreported on policies in force	$99,961.40	$265,928.27	
Deferred premiums on policies in force	110,072.86	604,081.51	
Total	$210,034.26	$870,009.78	
Deduct cost of collection	84,933.25	174,001.96	
	$125,101.01	$696,007.82	
Net amount of uncollected and deferred premiums			821,108.83
Total assets as per books of the company			$74,324,430.17

ITEMS NOT ADMITTED.

Agents' balances		$12,961.92
Total admitted assets		$74,311,468.25

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest		$67,178,260.00
Present value of unpaid installments		70,471.21
Matured endowments due and unpaid	$17,674.85	
Death losses in process of adjustment	156,728.40	
Death losses and other policy claims resisted	36,000.00	
Death losses reported, no proofs received	225,000.00	
Total policy claims		435,403.25
Unpaid dividends of surplus due policy-holders		294,829.33
Premiums paid in advance		35,589.21
Due and accrued for salaries, rents, etc		25,000.00
Special reserve		97,764.00
Deferred death claims		7,105.00
Deferred endowment claims		41,681.34
Liabilities as to policy-holders		$68,186,103.34
Surplus as regards policy-holders		6,125,364.91
Gross liabilities		$74,311,468.25

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1899..	$4,571,424.28	
Premium notes, loans, or liens received during year..	664,150.43	
Total		$5,235,574.71
Deductions during the year, as follows: Notes, loans, or liens used in:		
Payment of losses and claims	$183,317.92	
Purchase of surrendered policies and voided by lapse	198,070.34	
Payment of dividends to policy-holders	5,176.53	
Redeemed by maker in cash	206,175.23	
Total reduction		592,740.02
Balance of note assets Dec. 31, 1900		$4,642,834.69

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	Number.	*Amount.*
Whole life policies	78,621	$195,889,490.00
Endowment policies	22,963	53,303,656.00
All other policies	4,594	9,507,305.00
Reversionary additions	.....	4,012,022.00
NEW POLICIES ISSUED DURING THE YEAR.		
Whole life policies	11,375	23,702,228.00
Endowment policies	3,768	8,250,686.00
All other policies	1,035	2,190,555.00
OLD POLICIES REVIVED.		
Whole life policies	105	272,130.00
Endowment policies	22	43,217.00
OLD POLICIES INCREASED.		
Whole life policies	12	37,721.00
Endowment policies	69	116,238.00
ADDITIONS BY DIVIDENDS.		
Reversionary additions	.....	671,506.00
Total number and amount	122,564	$297,996,754.00
Deduct policies ceased to be in force	9,995	22,667,928.00
Total in force Dec. 31, 1900	112,569	$275,328,826.00

	Number.	*Amount.*
Whole life policies in force.....	83,742	$205,616,609.00
Endowment policies in force.....	24,644	56,915,044.00
All other policies in force.....	4,183	8,286,080.00
Reversionary additions in force....	.....	4,511,093.00
Total number and amount....	112,569	$275,328,826.00

TERMINATED AS FOLLOWS:

By death.....	1,457	$4,200,339.00
maturity	365	872,682.00
expiry	1,177	2,851,146.00
surrender	2,962	7,019,532.00
lapse	2,087	3,749,043.00
Not taken.....	1,947	3,975,186.00
Total	9,995	$22,667,928.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1899.....	368	$636,655.00
Policies issued during year.....	22	46,987.00
Total	390	$683,642.00
Deduct policies ceased to be in force.....	26	50,534.00
In force in New Hampshire Dec. 31, 1900....	364	$633,108.00
Losses and claims unpaid Dec. 31, 1899.....	1	$2,000.00
Losses incurred during 1900.....	17	35,876.00
Total	18	$37,876.00
Losses and claims paid during 1900.....	18	$37,876.00
Premiums collected or secured without deductions.....		$24,562.68

MUTUAL LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April, 1842. Commenced business February 1, 1843.

RICHARD A. MCCURDY, *President.* WILLIAM J. EASTON, *Secretary.*

INCOME.

Received for premiums on new policies	$6,737,512.34
Received for renewal premiums	33,804,930.80
Dividends applied to pay running premiums	538,488.70
Dividends applied to purchase paid-up additions	1,427,751.26
Surrender values applied to pay running premiums	641,005.94
Surrender values applied to purchase paid-up insurance	1,356,935.33
Received for annuities	2,704,547.01
Total premium income	$47,211,171.38
Cash received for interest on:	
Mortgage loans	3,679,183.42
Bonds owned and dividends on stock	6,964,793.85
Collateral loans	686,750.39
Other debts due the company	258,906.06
Deferred premiums	138,914.54
Rents for use of company's property	1,062,277.51
Profits on securities sold	480,805.16
From other sources	100,000.00
Total income	$60,582,802.31
Net or ledger assets Dec. 31, 1899	276,684,362.86
Total	$337,267,165.17

DISBURSEMENTS.

Cash paid for losses and additions	$15,052,652.92	
Cash paid for matured endowments and additions	3,821,639.58	
Net amount paid for losses and endowments		$18,874,292.50
Cash paid to annuitants		1,403,971.83
Cash dividends paid policy-holders		830,315.64
Cash dividends applied to purchase paid-up additions		1,427,751.26
Surrender values paid in cash		1,827,591.33
Surrender values applied to pay running premiums		641,005.94
Surrender values applied to purchase paid-up insurance and annuities		1,356,935.33
(Total paid policy-holders, $26,361,863.83.)		
Commissions to agents		7,252,562.67
Salaries and traveling expenses of agents		1,330,873.82

Medical examiners' fees	$559,868.86
Salaries of officers and office employees	709,529.90
Taxes and fees	849,685.59
Rent	175,000.00
Advertising, printing, postage, and telegraph	980,421.99
Legal expenses, $304,756.85; real estate expenses, $468,141.84	772,898.69
All other items	453,908.16
Total disbursements during the year	$39,446,613.51
Balance Dec. 31, 1900	$297,820,551.66

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered	$23,575,840.73
Loans on mortgages of real estate (first liens)	77,235,867.38
Loans on collateral securities	12,170,000.00
Loans on company's policies as collateral	8,629,769.43
Book value of stocks and bonds	162,575,496.34
Cash in company's office	9,212.52
Cash deposited in banks	13,290,103.80
Agents' ledger balances	400,391.71
Total net or ledger assets, as per balance	$297,886,681.91
Deduct agents' credit balances and all other liabilities	66,130.25
Total net or ledger assets	$297,820,551.66

OTHER ASSETS.

Interest due and accrued on:		
Mortgages		$905,858.07
Bonds		1,700,567.32
Collateral loans		43,566.01
Other assets		53,521.58
Rents due and accrued		109,748.17
Market value of stocks and bonds over book value		20,793,128.57
	New Business.	*Renewals.*
Premiums due and unreported on policies in force	$52,849.68	$2,788,106.53
Deferred premiums on polices in force	205,342.05	2,147,291.90
Total	$258,191.73	$4,935,398.43
Deduct cost of collection	180,734.21	286,253.11
	$77,457.52	$4,649,145.32
Net amount of uncollected and deferred premiums		4,726,602.84
Total assets as per books of the company		$326,153,544.22

ITEMS NOT ADMITTED.

Agents' balances	$400,391.71
Total admitted assets	$325,753,152.51

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest	$266,512,075.00	
Deduct net value of reinsured risks	9,809.00	
Net reinsurance reserve		$266,502,266.00
Matured endowments due and unpaid	$264,632.37	
Death losses in process of adjustment	1,067,271.59	
Death losses and other policy claims resisted	50,811.00	
Death losses reported, no proofs received	57,903.00	
Due and unpaid on annuity claims	107,542.13	
Total policy claims		1,548,160.09
Unpaid dividends of surplus due policy-holders		90,182.66
Premiums paid in advance		191,891.66
Due and accrued for salaries, rents, etc		35,310.85
Mortuary bonds		470,092.00
Liability under non-forfeiture clause		353,227.00
Liabilities as to policy-holders		$268,721,038.26
Surplus as regards policy-holders		57,032,114.25
Gross liabilities		$325,753,152.51

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	Number.	*Amount.*
Whole life policies	321,197	$849,389,054.00
Endowment policies	74,830	175,319,287.00
All other policies	1,313	4,016,074.00
Reversionary additions	.....	22,523,125.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	61,374	142,853,882.00
Endowment policies	11,917	24,271,840.00
All other policies	1,234	3,551,378.00
Reversionary additions	.....	2,081,521.00

OLD POLICIES REVIVED.

Whole life policies	996	2,438,688.00
Endowment policies	302	621,754.00
All other policies	10	21,975.00
Reversionary additions	.....	6,821.00

OLD POLICIES CHANGED.

Whole life policies	48	$41,766.00
Endowment policies	.....	116,405.00
Total number and amount	473,221	$1,227,253,570.00
Deduct policies ceased to be in force	33,781	87,313,041.00
Total in force Dec. 31, 1900	439,440	$1,139,940,529.00

	Number.	*Amount.*
Whole life policies in force	356,529	$925,159,407.00
Endowment policies in force	81,052	187,369,634.00
All other policies in force	1,859	5,589,947.00
Reversionary additions in force	.....	21,821,541.00
Total number and amount	439,440	$1,139,940,529.00

TERMINATED AS FOLLOWS:

By death	4,904	$15,271,852.00
maturity	1,130	3,832,322.00
expiry	248	782,384.00
surrender	2,837	6,465,105.00
lapse	24,627	60,892,223.00
change and decrease	35	69,155.00
Total	33,781	$87,313,041.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1899	5,215	$9,112,797.00
Policies issued during year	962	1,360,555.00
Total	6,177	$10,473,352.00
Deduct policies ceased to be in force	279	472,536.00
In force in New Hampshire Dec. 31, 1900	5,898	$10,000,816.00
Losses and claims unpaid Dec. 31, 1899	1	$1,000.00
Losses incurred during 1900	77	211,433.91
Total	78	$212,433.91
Losses and claims paid during 1900	77	$209,933.91
Premiums collected or secured without deductions		$323,426.24

NATIONAL LIFE INSURANCE COMPANY.

MONTPELIER, VT.

Incorporated November 13, 1848. Commenced business February 1, 1850.

JAMES C. HOUGHTON, *President.* OSMAN D. CLARK, *Secretary.*

INCOME.

Received for premiums on new policies	$612,052.80
Received for renewal premiums	3,063,755.69
Dividends applied to pay running premiums	106,565.77
Dividends applied to purchase paid-up additions and annuities	4,627.94
Received for annuities	136,852.69
Total premium income	$3,923,854.89
Cash received for interest on:	
Mortgage loans	258,410.19
Bonds owned and dividends on stock	286,680.57
Premium notes, loans, or liens	147,044.01
Other debts due the company	16,959.41
Discount on claims paid in advance	610.04
Rents for use of company's property	123,394.55
Total income	$4,756,953.66
Net or ledger assets Dec. 31, 1899	16,646,927.20
Total	$21,403,880.86

DISBURSEMENTS.

Cash paid for losses and additions	$855,394.12	
Cash paid for matured endowments and additions	128,004.00	
Claims on installment policies	5,228.26	
Net amount paid for losses and endowments		$988,626.38
Cash paid to annuitants		19,972.22
Cash dividends paid policy-holders		41,228.48
Cash dividends applied to pay running premiums		106,565.77
Cash dividends applied to purchase paid-up additions and annuities		4,627.94
Surrender values paid in cash		407,933.03
(Total paid policy-holders, $1,568,953.82.)		
Commissions to agents		581,677.78
Salaries and traveling expenses of agents		72,551.87
Medical examiners' fees		47,770.32
Salaries of officers and office employees		74,697.08

Taxes and fees	$100,139.87
Rent	32,887.83
Advertising, printing, and postage	42,070.42
Legal expenses, $6,557.32; furniture, $12,239.16	18,796.48
Real estate expenses	66,890.01
All other items	210,410.49
Total disbursements during the year	$2,816,845.97
Balance Dec. 31, 1900	$18,587,034.89

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$1,819,450.25
Loans on mortgages of real estate (first liens)	6,289,004.19
Loans on collateral securities	34,750.00
Loans on company's policies as collateral	2,010,457.96
Premium notes, loans, or liens on policies in force	685,345.74
Cost value of stocks and bonds	7,025,700.68
Cash in company' office	3,758.12
Cash deposited in banks	720,396.42
Agents' ledger balances secured	6,426.34
Total net or ledger assets, as per balance	$18,595,289.70
Deduct agents' credit balances	8,254.81
Total net or ledger assets	$18,587,034.89

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	$140,439.42
Stocks and bonds	129,095.62
Collateral loans	1,694.01
Premium notes, loans, or liens	91,770.82
Other assets	808.60
Rents due and accrued	14,026.45
Market value of stocks and bonds over cost	428,900.00

	New Business.	*Renewals.*
Premiums due and unreported on policies in force	$122,732.13	$133,120.99
Deferred premiums on policies in force	50,278.52	299,332.26
Total	$173,010.65	$432,453.25
Deduct cost of collection	98,616.07	30,271.73
	$74,394.58	$402,181.52

Net amount of uncollected and deferred premiums	476,576.10
Annuity consideration in process of collection	28,715.72
Total assets as per books of the company	$19,899,061.63

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest		$17,346,485.82
Present value of unpaid installments		52,933.38
Death losses in process of adjustment	$13,000.00	
Death losses and other policy claims resisted	5,000.00	
Death losses reported, no proofs received	25,800.00	
Due and unpaid on annuity claims	180.92	
Total policy claims		43,980.92
Unpaid dividends of surplus due policy-holders		8,960.22
Premiums paid in advance		2,456.87
Due and accrued for salaries, fees, etc		88,508.03
Contingent surrender values		14,212.07
Extra reserve on life rate endowments		339,735.84
All other liabilities		723.59
Liabilities as to policy-holders		$17,897,996.74
Surplus as regards policy-holders		2,001,064.89
Gross liabilities		$19,899,061.63

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1899	$588,086.84	
Premium notes, loans, or liens received during year	244,487.06	
Total		$832,573.90
Deductions during the year, as follows: Notes, loans, or liens used in:		
Payment of losses and claims	$8,587.59	
Purchase of surrendered policies and voided by lapse	47,713.21	
Payment of dividends to policy-holders	39.49	
Redeemed by maker in cash	90,887.87	
Total reduction		147,228.16
Balance of note assets Dec. 31, 1900		$685,345.74

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	Number.	*Amount.*
Whole life policies	28,988	$63,050,854.00
Endowment policies	14,489	25,077,749.00
All other policies	639	1,590,800.00
Reversionary additions	.....	170,623.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	5,515	$11,435,144.00
Endowment policies	3,803	6,729,577.00
All other policies	251	496,500.00
Reversionary additions	.....	42,693.00

OLD POLICIES REVIVED.

Whole life policies	63	124,000.00
Endowment policies	33	48,000.00
All other policies	2	3,000.00

OLD POLICIES INCREASED.

Whole life policies	.....	1,500.00
Total number and amount	53,783	$108,770,440.00
Deduct policies ceased to be in force	4,666	9,298,601.00
Total in force Dec. 31, 1900	49,117	$99,471,839.00

	Number.	*Amount.*
Whole life policies in force	31,623	$68,468,761.00
Endowment policies in force	16,769	29,152,161.00
All other policies in force	725	1,648,300.00
Reversionary additions in force	.....	202,617.00
Total number and amount	49,117	$99,471,839.00

TERMINATED AS FOLLOWS:

By death	363	$858,659.00
maturity	73	128,004.00
expiry	73	182,800.00
surrender	1,258	2,416,663.00
lapse	1,819	3,274,797.00
change and decrease	13	242,805.00
Not taken	1,058	2,169,373.00
Recalled	9	25,500.00
Total	4,666	$9,298,601.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1899	1,881	$2,660,970.74
Policies issued during year	512	677,493.63
Total	2,393	$3,338,464.37
Deduct policies ceased to be in force	236	315,127.25
In force in New Hampshire Dec. 31, 1900	2,157	$3,023,337.12

Losses and claims unpaid Dec. 31, 1899	1	$1,000.00
Losses incurred during 1900	18	23,924.25
Total	19	$24,924.25
Losses and claims paid during 1900	18	$24,424.25
Premiums collected or secured without deductions: Cash, $114,494.53; notes or credits, $8,215.30		$122,709.83

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.

BOSTON, MASS.

Incorporated April 1, 1835. Commenced business December 1, 1843.

BENJAMIN F. STEVENS, *President.* S. F. TRULL, *Secretary.*

INCOME.

Received for premiums on new policies	$452,680.49
Received for renewal premiums	3,154,128.43
Distributions applied to pay running premiums	389,506.96
Distributions applied to purchase paid-up additions	22,376.65
Surrender values applied to purchase paid-up insurance	40,717.80
Total premium income	$4,059,410.33
Cash received for interest on:	
Mortgage loans	359,733.86
Bonds owned and dividends on stock	595,420.47
Premium notes, loans, or liens	110,080.27
Collateral loans	96,400.08
Discount on claims paid in advance and interest on bank balances	12,241.99
Rents for use of company's property	139,881.93
Total income	$5,373,168.93
Net or ledger assets Dec. 31, 1899	27,260,065.75
Total	$32,633,234.68

DISBURSEMENTS.

Cash paid for losses and endowments	$1,681,028.00	
Cash paid for matured and discounted endowments and additions	449,767.00	
Net amount paid for losses and endowments		$2,130,795.00

Premium notes or loans voided by lapse	$7,197.38
Distributions paid policy-holders	58,511.80
Distributions applied to pay running premiums	389,506.96
Distributions applied to purchase paid-up additions	22,376.65
Surrender values paid in cash	488,104.22
Surrender values applied to purchase paid-up insurance (Total paid policy-holders, $3,137,209.81.)	40,717.80
Commissions to agents	394,134.81
Salaries and traveling expenses of agents	34,443.30
Medical examiners fees	25,583.19
Salaries of officers and office employees	140,518.58
Taxes and fees	110,247.77
Rent	24,856.74
Commuting commissions	6,252.73
Advertising, printing, and postage	54,233.32
Legal expenses, $4,256.68; furniture, $3,140.64	7,397.32
Real estate expenses	72,434.44
All other items	97,498.20
Total disbursements during the year	$4,104,810.21
Balance Dec. 31, 1900	$28,528,424.47

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$2,376,526.64
Loans on mortgages of real estate (first liens)	8,150,238.69
Loans on collateral securities	2,233,870.00
Loans on company's policies as collateral	1,185,255.77
Premium notes, loans, or liens on policies in force	256,377.81
Cost value of stocks and bonds	3,735,143.65
Cash deposited in banks	591,011.91
Total net or ledger assets, as per balance	$28,528,424.47

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	$93,305.06
Stocks and bonds	32,308.50
Collateral loans	20,546.60
Premium notes, loans, or liens	27,727.59
Other assets	305.70
Rents due and accrued	13,647.62
Market value of stocks and bonds over cost	1,673,633.35

	New Business.	*Renewals.*	
Premiums due and unreported on policies in force	$54,675.89	$139,944.99	
Deferred premiums on policies in force	63,692.50	410,528.52	
Total	$118,368.39	$550,473.51	
Deduct cost of collection	59,184.19	27,523.68	
	$59,184.20	$522,949.83	
Net amount of uncollected and deferred premiums			$582,134.03
Total assets as per books of the company			$30,972,032.92

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest		$27,550,121.00
Death losses due and unpaid	$73,718.00	
Matured endowments due and unpaid	13,038.00	
Death losses and other policy claims resisted	18,337.00	
Death losses reported, no proofs received	50,273.00	
Total policy claims		155,366.00
Unpaid distributions of surplus due policy-holders		155,153.93
Liabilities as to policy-holders		$27,850,640.93
Surplus as regards policy-holders		3,121,391.99
Gross liabilities		$30,972,032.92

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1899	$274,762.55	
Premium notes, loans, or liens received during year	21,826.79	
Total		$296,589.34
Deductions during the year, as follows: Notes, loans, or liens used in:		
Payment of losses and claims	$17,245.76	
Purchase of surrendered policies and voided by lapse	12,165.54	
Payment of dividends to policy-holders	1,728.75	
Redeemed by maker in cash	9,071.48	
Total reduction		40,211.53
Balance of note assets Dec. 31, 1900		$256,377.81

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	Number.	*Amount.*
Whole life policies	16,366	$44,382,283.00
Endowment policies	25,171	66,166,589.00
All other policies	1,313	3,982,891.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	4,017	9,846,116.00
Endowment policies	1,728	3,479,995.00
All other policies	383	1,089,279.00

OLD POLICIES REVIVED.

Whole life policies	84	232,747.00
Endowment policies	36	66,582.00
All other policies	8	21,500.00

OLD POLICIES CHANGED AND INCREASED.

Whole life policies	245	315,637.00
Endowment policies	291	441,024.00
All other policies	9	9,927.00
Total number and amount	49,651	$130,034,570.00
Deduct policies ceased to be in force	3,877	9,523,854.00
Total in force Dec. 31, 1900	45,774	$120,510,716.00

	Number.	*Amount.*
Whole life policies in force	18,839	$50,286,972.00
Endowment policies in force	25,476	65,885,464.00
All other policies in force	1,459	4,338,280.00
Total number and amount	45,774	$120,510,716.00

TERMINATED AS FOLLOWS:

By death	541	$1,672,303.00
maturity	148	449,475.00
expiry	40	117,100.00
surrender	888	2,092,244.00
lapse	1,081	2,191,981.00
change and decrease	540	1,544,789.00
Not taken	639	1,455,962.00
Total	3,877	$9,523,854.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1899	281	$494,450.00
Policies issued during year	11	21,692.00
Total	292	$516,142.00
Deduct policies ceased to be in force	8	11,663.00
In force in New Hampshire Dec. 31, 1900	284	$504,479.00
Losses and claims incurred and paid during 1900	4	$3,359.00
Premiums collected or secured without deductions: Cash, $6,009.04; notes or credits, $46.00		$6,055.04

NEW YORK LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated 1841. Commenced business 1845.

JOHN A. MCCALL, *President.* CHARLES C. WHITNEY, *Secretary.*

INCOME.

Received for premiums on new policies	$10,203,921.80
Received for renewal premiums	36,828,322.18
Dividends applied to pay running premiums	395,509.28
Dividends applied to purchase paid-up additions and annuities	323,367.74
Surrender values applied to pay running premiums	12,788.04
Received for annuities	1,131,093.06
Total	$48,895,002.10
Deduct amount paid for reinsurance	136,423.97
Total premium income	$48,758,578.13
Cash received for interest on:	
Mortgage loans	1,552,644.58
Bonds owned and dividends on stock	6,830,420.82
Premium notes, loans, or liens	842,457.99
Other debts due the company	352,243.87
Rents for use of company's property	952,564.76
From other sources	48,814.74
Total income	$59,337,724.89
Net or ledger assets Dec. 31, 1899	223,121,943.52
Total	$282,459,668.41

DISBURSEMENTS.

Cash paid for losses and additions	$12,581,479.85	
Cash paid for matured endowments and additions	2,949,574.98	
Gross amount paid for losses and endowments	$15,531,054.83	
Received for losses or claims on policies reinsured	486.36	
Net amount paid for losses and endowments		$15,530,568.47
Cash paid to annuitants		1,558,451.70
Cash dividends paid policy-holders		2,109,276.69
Cash dividends applied to pay running premiums		395,509.28
Cash dividends applied to purchase paid-up additions and annuities		323,367.74
Surrender values paid in cash		1,124,231.86
Surrender values applied to pay running premiums		12,788.04
Reserve values paid on matured deferred dividend policies		20,970.98
Installments paid on registered bond and trust policies (Total paid policy-holders, $23,355,826.20.)		2,280,661.44
Commissions to agents		6,586,521.76
Salaries and traveling expenses of agents		1,544,748.71
Medical examiners' fees		617,967.64
Salaries of officers and office employees		735,954.31
Taxes and fees		661,481.47
Rent		429,746.56
Advertising, printing, and postage		491,588.03
Legal expenses, $203,792.84; real estate expenses, $194,265.08		398,057.92
All other items		727,676.44
Total disbursements during the year		$35,549,569.04
Balance Dec. 31, 1900		$246,910,099.37

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$16,925,900.00
Loans on mortgages of real estate (first liens)	34,798,942.34
Loans on collateral securities	2,894,000.00
Loans on company's policies as collateral	14,382,768.65
Premium notes, loans, or liens on policies in force	2,133,364.58
Cost value of stocks and bonds	160,177,823.24
Cash in company's office	83,940.81
Cash deposited in banks	13,986,236.21
Agents' debit balances	1,527,123.54
Total net or ledger assets, as per balance	$246,910,099.37

OTHER ASSETS.

Interest due and accrued on:			
Mortgages			$383,617.04
Stocks and bonds			1,153,238.73
Collateral loans and bank deposits			114,794.16
Rents due and accrued			28,755.30
Market value of stocks and bonds over cost			10,177,150.17
	New Business.	*Renewals.*	
Premiums due and unreported on policies in force		$2,505,409.00	
Deferred premiums on policies in force	$426,711.00	2,554,204.00	
Total	$426,711.00	$5,059,613.00	
Deduct cost of collection	277,362.00	252,981.00	
	$149,349.00	$4,806,632.00	
Net amount of uncollected and deferred premiums			4,955,981.00
Total assets as per books of the company			$263,723,635.77

ITEMS NOT ADMITTED.

Agents' balances	$1,527,123.54
Total admitted assets	$262,196,512.23

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest	$213,247,839.00	
Deduct net value of reinsured risks	215,637.00	
Net reinsurance reserve		$213,032,202.00
Matured endowments due and unpaid	$200,993.14	
Death losses in process of adjustment	341,837.37	
Death losses and other policy claims resisted	83,750.00	
Death losses reported, no proofs received	1,335,370.04	
Due and unpaid on annuity claims	118,710.63	
Total policy claims		2,080,661.18
Unpaid dividends of surplus due policy-holders		184,411.36
Premiums paid in advance		457,380.64
Policy trust funds held by the company		452,605.88
Liabilities as to policy-holders		$216,207,261.06
Surplus as regards policy-holders		45,989,251.17
Gross liabilities		$262,196,512.23

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1899..	$1,850,402.11	
Premium notes, loans, or liens received during year..	537,851.92	
Total		$2,388,254.03
Deductions during the year, as follows: Notes, loans, or liens used in:		
Payment of losses and claims	$26,602.35	
Purchase of surrendered policies and voided by lapse..	83,971.90	
Payment of dividends to policy-holders	673.77	
Redeemed by maker in cash	143,641.43	
Total reduction		254,889.45
Balance of note assets Dec. 31, 1900		$2,133,364.58

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	Number.	*Amount.*
Whole life policies	318,043	$738,226,700.00
Endowment policies	108,870	255,062,984.00
All other policies	10,863	64,136,646.00
Reversionary additions	.....	4,445,655.00
NEW POLICIES ISSUED DURING THE YEAR.		
Whole life policies	70,720	140,940,112.00
Endowment policies	44,439	84,762,328.00
All other policies	140	6,685,815.00
OLD POLICIES REVIVED.		
Whole life policies	737	1,498,500.00
Endowment policies	268	485,600.00
All other policies	28	51,900.00
ADDITIONS BY DIVIDENDS.		
Reversionary additions	.....	359,370.00
Total number and amount	554,108	$1,296,655,610.00
Deduct policies ceased to be in force	42,508	94,498,945.00
Total in force Dec. 31, 1900	511,600	$1,202,156,665.00

	Number.	*Amount.*
Whole life policies in force	359,164	$314,806,730.00
Endowment policies in force	141,611	315,949,765.00
All other policies in force	10,825	67,023,960.00
Reversionary additions in force	.....	4,376,210.00
Total number and amount..	511,600	$1,202,156,665.00

TERMINATED AS FOLLOWS:

By death	4,677	$12,735,114.00
maturity	1,013	2,948,191.00
expiry	16,889	30,198,860.00
surrender	4,580	13,622,857.00
lapse	15,349	28,909,003.00
change and decrease	.....	6,084,920.00
Total	42,508	$94,498,945.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1899	1,415	$2,254,398.00
Policies issued during year	397	608,113.00
Total	1,812	$2,862,511.00
Deduct policies ceased to be in force	109	141,919.00
In force in New Hampshire Dec. 31, 1900	1,703	$2,720,592.00
Losses incurred during 1900	25	$45,785.29
Losses and claims paid during 1900	23	$44,545.29
Premiums collected or secured without deductions		$82,922.35

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

MILWAUKEE, WIS.

Incorporated March, 1857. Commenced business November 25, 1858.

H. L. PALMER, *President.* J. W. SKINNER, *Secretary.*

INCOME.

Received for premiums on new policies	$2,652,084.19
Received for renewal premiums	16,120,572.49
Dividends applied to pay running premiums	1,556,801.09
Dividends applied to purchase paid-up additions and annuities	535,371.04
Surrender values applied to pay running premiums	437.15
Received for annuities	69,491.40
Total premium income	$20,934,757.36

Cash received for interest on:	
Mortgage loans	$3,536,781.13
Bonds owned	1,558,222.51
Premium notes, loans, or liens	31,080.54
Other debts due the company	72,662.84
Collaterals	410,887.86
Discount on claims paid in advance	151,432.83
Rents for use of company's property	402,043.52
Profits on real estate sold	62,935.58
Total income	$27,160,804.17
Net or ledger assets Dec. 31, 1899	121,264,990.72
Total	$148,425,794.89

DISBURSEMENTS.

Cash paid for losses and additions	$4,431,953.89	
Cash paid for matured endowments and additions	963,393.00	
Claims on installment policies	53,251.74	
Net amount paid for losses and endowments		$5,448,598.63
Cash paid to annuitants		12,860.46
Premium notes or loans voided by lapse		586.35
Cash dividends paid policy-holders		1,137,158.34
Cash dividends applied to pay running premiums		1,556,801.09
Cash dividends applied to purchase paid-up additions and annuities		535,371.04
Surrender values paid in cash		1,163,410.41
Surrender values applied to pay running premiums		437.15
(Total paid policy-holders, $9,855,223.47.)		
Commissions to agents		2,548,329.67
Medical examiners' fees		147,476.00
Salaries of officers and office employees		413,064.27
Taxes and fees		675,697.75
Rent		35,800.00
Furniture and fixtures, $1,788.48; legal expenses, $33,328.24		35,116.72
Advertising, printing, and postage		117,118.95
Real estate expenses		244,813.12
Losses on sales of real estate		12,055.37
All other items		238,719.14
Total disbursements during the year		$14,323,414.46
Balance Dec. 31, 1900		$134,102,380.43

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered	$4,608,521.64
Loans on mortgages of real estate (first liens)	72,484,397.47
Loans on company's policies as collateral	7,176,615.00
Premium notes, loans, or liens on policies in force	285,648.93
Book value of stocks and bonds	45,697,482.02
Cash in company's office	193,769.97
Cash deposited in banks	3,696,667.63
Agents' ledger balances	6,077.72
Total net or ledger assets, as per balance	$134,149,180.38
Deduct agents' credit balances	46,799.95
Total net or ledger assets	$134,102,380.43

OTHER ASSETS.

Interest due and accrued on:			
Mortgages			$958,611.08
Bonds			762,761.96
Premium notes, loans, or liens			8,517.47
Other assets			245,580.34
Rents due and accrued			31,373.83
Market value of stocks and bonds over book value			1,731,245.39
	New Business.	*Renewals.*	
Premiums due and unreported on policies in force	.....	$432,325.00	
Deferred premiums on policies in force	$167,842.00	1,283,400.00	
Total	$167,842.00	$1,715,725.00	
Deduct cost of collection	73,682.64	132,110.83	
	$94,159.36	$1,583,614.17	
Net amount of uncollected and deferred premiums			1,677,773.53
Total assets as per books of the company			$139,518,244.03

ITEMS NOT ADMITTED.

Agents' balances	$6,077.72
Total admitted assets	$139,512,166.31

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest	$108,932,086.00

Death losses due and unpaid	$44,537.95	
Matured endowments due and unpaid	56,218.00	
Death losses in process of adjustment	187,254.90	
Death losses and other policy claims resisted	76,848.83	
Death losses reported, no proofs received	179,262.33	
Due and unpaid on annuity claims	500.00	
Total policy claims		$544,622.01
Unpaid dividends of surplus due policy-holders		213,993.49
Premiums paid in advance		5,500.00
Due and accrued for bills, fees, etc		65,569.83
Present value of unpaid installments		304,587.34
Special reserve		518,809.00
Surplus held to meet tontine and semi-tontine contracts		23,360,346.00
Liabilities as to policy-holders		$133,945,513.67
Surplus as regards policy-holders		5,566,652.64
Gross liabilities		$139,512,166.31

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	Number.	*Amount.*
Whole life policies	149,603	$348,141,000.00
Endowment policies	53,634	120,978,530.00
All other policies	5,341	17,974,806.00
NEW POLICIES ISSUED DURING THE YEAR.		
Whole life policies	13,385	33,810,357.00
Endowment policies	9,053	20,989,001.00
All other policies	2,363	6,693,898.00
OLD POLICIES REVIVED.		
Whole life policies	302	638,764.00
Endowment policies	225	422,561.00
All other policies	46	132,500.00
OLD POLICIES CHANGED AND INCREASED.		
Whole life policies	145	.....
Endowment policies	83	.....
ADDITIONS BY DIVIDENDS.		
Whole life policies	.....	600,217.00
Endowment policies	.....	358,860.00
All other policies	.....	1,699,656.00
Total number and amount	234,180	$552,440,150.00
Deduct policies ceased to be in force	9,433	22,792,860.00
Total in force Dec. 31, 1900	224,747	$529,647,290.00

	Number.	*Amount.*
Whole life policies in force.....	157,804	$370,885,554.00
Endowment policies in force.....	60,246	136,905,920.00
All other policies in force.....	6,697	21,855,816.00
Total number and amount....	224,747	$529,647,290.00

TERMINATED AS FOLLOWS:

By death.....	1,845	$4,700,636.00
maturity	445	975,673.00
expiry	69	1,875,652.00
surrender	2,108	3,513,957.00
lapse	4,876	9,609,483.00
change and decrease.....	90	2,117,459.00
Total	9,433	$22,792,860.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1899.....	1,070	$1,904,624.00
Policies issued during year.....	166	276,500.00
Total	1,236	$2,181,124.00
Deduct policies ceased to be in force.....	93	173,111.00
In force in New Hampshire Dec. 31, 1900....	1,143	$2,008,013.00
Losses and claims incurred and paid during 1900	7	$7,830.00
Premiums collected or secured without deductions.....		$80,363.82

PENN MUTUAL LIFE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated February 24, 1847. Commenced business May 25, 1847.

HARRY F. WEST, *President.* HENRY C. BROWN, *Secretary.*

INCOME.

Received for premiums on new policies.....	$1,328,473.15
Received for renewal premiums.....	5,799,615.09
Single premiums without deductions for commissions..	35,810.90
Dividends applied to pay running premiums.....	690,136.36

Dividends applied to purchase paid-up additions and annuities	$216,914.14
Surrender values applied to pay running premiums	54,602.18
Surrender values applied to purchase paid-up insurance and annuities	143,850.00
Received for annuities	552,136.83
Total premium income	$8,821,538.65
Cash received for interest on:	
Mortgage loans	787,828.84
Bonds owned and dividends on stock	621,436.41
Premium notes, loans, or liens	433,607.51
Other debts due the company	15,980.05
Rents for use of company's property	193,949.86
Profits on sales of real estate and securities sold	59,623.63
From other sources	2,016.55
Total income	$10,935,981.50
Net or ledger assets Dec. 31, 1899	37,696,340.07
Total	$48,632,321.57

DISBURSEMENTS.

Cash paid for losses and additions	$2,181,971.19	
Cash paid for matured endowments and additions	516,306.00	
Claims on installment policies	107,111.00	
Net amount paid for losses and endowments		$2,805,388.19
Cash paid to annuitants		111,317.06
Premium notes voided by lapse		37,104.37
Cash dividends applied to pay running premiums		690,136.36
Cash dividends applied to purchase paid-up additions and annuities		216,914.14
Surrender values paid in cash		492,729.46
Surrender values applied to pay running premiums		54,602.18
Surrender values applied to purchase paid-up insurance and annuities		143,850.00
(Total paid policy-holders, $4,552,041.76.)		
Commissions to agents		1,103,203.73
Salaries and traveling expenses of agents		86,712.46
Medical examiners' fees		91,932.92
Salaries of officers and office employees		170,957.21
Taxes and fees		396,818.28
Rent		41,299.52
Commuting commissions		5,073.74
Furniture and fixtures, $4,739.44; legal expenses, $17,291.36		22,030.80
Advertising, printing, and postage		68,730.53

Real estate expenses	$116,264.17
All other items	52,658.37
Total disbursements during the year	$6,707,723.49
Balance Dec. 31, 1900	$41,924,598.08

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered	$2,611,747.49
Loans on mortgages of real estate (first liens)	15,882,579.23
Loans on collateral securities	4,402,748.03
Loans on company's policies as collateral	3,341,332.00
Premium notes, loans, or liens on policies in force	1,069,003.34
Book value of stocks and bonds	13,580,864.60
Cash in company's office	5,774.63
Cash deposited in banks	772,000.00
Bills receivable	150,142.55
Agents' ledger balances	5,565.89
All other items	108,107.22
Total net or ledger assets, as per balance	$41,929,864.98
Deduct agents' credit balances	5,266.90
Total net or ledger assets	$41,924,598.08

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	$284,272.63
Stocks and bonds	98,241.10
Collateral loans	7,841.86
Other assets	3,000.00
Rents due and accrued	10,268.12
Market value of stocks and bonds over book value	541,880.40

	New Business.	*Renewals.*
Premiums due and unreported on policies in force	$292,542.29	$355,147.17
Deferred premiums on policies in force	107,104.35	536,595.38
Total	$399,646.64	$891,742.55
Deduct cost of collection	215,009.89	48,332.45
	$184,636.75	$843,410.10

Net amount of uncollected and deferred premiums	1,028,046.85
Total assets as per books of the company	$43,898,149.09

ITEMS NOT ADMITTED.

Agents' balances	$3,184.67	
Bills receivable	26,051.81	
Furniture and fixtures	3,900.00	
Commuted commissions	14,029.82	
Total items not admitted		$47,166.30
Total admitted assets		$43,850,982.79

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest	$37,086,592.00	
Deduct net value of reinsured risks	52,108.00	
Net reinsurance reserve		$37,034,484.00
Death losses in process of adjustment		182,406.76
Unpaid dividends of surplus due policy-holders		65,393.36
Premiums paid in advance		36,565.10
Present value of unpaid installments		343,259.00
Trust deposits		12,778.00
Scrip outstanding		8,580.00
Special reserve		469,041.00
Liabilities as to policy-holders		$38,152,507.22
Surplus as regards policy-holders		5,698,475.57
Gross liabilities		$43,850,982.79

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	Number.	*Amount.*
Whole life policies	47,058	$117,563,845.00
Endowment policies	20,812	46,513,963.00
All other policies	6,397	19,563,083.00
Reversionary additions	.....	1,887,855.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	10,231	24,548,627.00
Endowment policies	4,660	10,943,577.00
All other policies	3,352	11,267,839.00
Reversionary additions	.....	114,161.00

OLD POLICIES REVIVED.

Whole life policies	292	533,688.00
Endowment policies	152	167,672.00
All other policies	626	1,607,056.00
Reversionary additions	.....	446.00

OLD POLICIES CHANGED AND INCREASED.

Whole life policies	66	133,915.00
Endowment policies	22	37,022.00
All other policies	5	537,131.00
Total number and amount	93,673	$235,419,880.00
Deduct policies ceased to be in force	9,304	25,019,134.00
Total in force Dec. 31, 1900	84,369	$210,400,746.00

	Number.	*Amount.*
Whole life policies in force	52,750	$130,554,235.00
Endowment policies in force	23,226	51,911,080.00
All other policies in force	8,393	26,892,645.00
Reversionary additions in force	.....	1,042,786.00
Total number and amount	84,369	$210,400,746.00

TERMINATED AS FOLLOWS:

By death	757	$2,081,925.00
maturity	228	481,957.00
expiry	292	777,176.00
surrender	1,229	2,885,517.00
lapse	3,953	8,771,758.00
change and decrease	101	1,535,957.00
Not taken	2,744	8,484,844.00
Total	9,304	$25,019,134.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1899	266	$600,750.00
Policies issued during year	17	51,500.00
Total	283	$652,250.00
Deduct policies ceased to be in force	33	74,250.00
In force in New Hampshire Dec. 31, 1900	250	$578,000.00
Losses and claims unpaid Dec. 31, 1899	1	$1,000.00
Losses incurred during 1900	2	1,450.00
Total	3	$2,450.00
Losses and claims paid during 1900	3	$2,450.00
Premiums collected or secured without deductions: Cash, $23,691.86; notes or credits, $217.00		$23,908.86

PHŒNIX MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated May, 1851. Commenced business May, 1851.

JONATHAN B. BUNCE, *President.* CHARLES H. LAWRENCE, *Secretary.*

INCOME.

Received for premiums on new policies	$583,712.76
Received for renewal premiums	1,626,919.58
Dividends applied to pay running premiums	186,840.66
Dividends applied to purchase paid-up additions and annuities	53,254.20
Surrender values applied to pay running premiums	4,460.05
Surrender values applied to purchase paid-up insurance and annuities	57,604.00
Received for annuities	29,301.55
Total premium income	$2,542,092.80
Cash received for interest on:	
Mortgage loans	358,182.41
Bonds owned and dividends on stock	171,437.56
Premium notes, loans, or liens	52,058.34
Other debts due the company	9,889.89
Discount on claims in advance	184.84
Rents for use of company's property	52,667.34
Profits on real estate sold	14,720.18
From other sources	2,979.45
Total income	$3,204,212.81
Net or ledger assets Dec. 31, 1899	11,810,069.50
Total	$15,014,282.31

DISBURSEMENTS.

Cash paid for losses and additions	$868,431.97	
Cash paid for matured endowments and additions	116,965.00	
Claims on installment policies	3,766.67	
Net amount paid for losses and endowments		$989,163.64
Cash paid to annuitants		6,825.73
Premium notes or loans used in purchase of surrendered policies and voided by lapse		5,173.60
Cash dividends paid policy-holders		4,285.81
Cash dividends applied to pay running premiums		186,840.66

Cash dividends applied to purchase paid-up additions and annuities	$53,254.20
Surrender values paid in cash	150,368.34
Surrender values applied to pay running premiums	4,460.05
Surrender values applied to purchase paid-up insurance and annuities	57,604.00
(Total paid policy-holders, $1,457,976.03.)	
Commissions to agents	403,895.62
Salaries and traveling expenses of agents	63,316.98
Medical examiners' fees	52,692.00
Salaries of officers and office employees	78,431.63
Taxes and fees	86,491.62
Rent	25,954.70
Commuting commissions	380.00
Furniture and fixtures, $3,422.96; legal expenses, $2,017.46	5,440.42
Advertising, printing, and postage	45,539.03
Real estate expenses	20,409.69
Profit and loss account	2,196.59
All other items	18,738.44
Total disbursements during the year	$2,261,462.75
Balance Dec. 31, 1900	$12,752,819.56

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered	$1,017,625.19
Loans on mortgages of real estate (first liens)	6,780,531.98
Loans on collateral securities	1,000.00
Loans on company's policies as collateral	534,457.00
Premium notes, loans, or liens on policies in force	303,416.57
Book value of stocks and bonds	3,693,239.27
Cash in company's office	358.42
Cash deposited in banks	422,191.13
Total net or ledger assets, as per balance	$12,752,819.56

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	$137,898.44
Premium notes, loans, or liens	4,406.28
Market value of stocks and bonds over book value	157,705.97

	New Business.	*Renewals.*	
Premiums due and unreported on policies in force	$56,719.13	$70,586.21	
Deferred premiums on policies in force	30,816.40	135,172.05	
Total	$87,535.53	$205,758.26	
Deduct cost of collection	50,770.61	12,345.50	
	$36,764.92	$193,412.76	
Net amount of uncollected and deferred premiums			$230,177.68
Total assets as per books of the company			$13,283,007.93

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest	$12,551,800.00	
Deduct net value of reinsured risks	39,761.00	
Net reinsurance reserve		$12,512,039.00
Death losses in process of adjustment	$19,275.00	
Death losses reported, no proofs received	15,318.00	
Total policy claims		34,593.00
Premiums paid in advance		8,707.00
Present value of unpaid installments		27,457.00
Special policy reserve		132,427.00
Liabilities as to policy-holders		$12,715,223.00
Surplus as regards policy-holders		567,784.93
Gross liabilities		$13,283,007.93

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	Number.	*Amount.*
Whole life policies	20,638	$35,299,979.00
Endowment policies	12,165	18,053,038.00
All other policies	2,709	4,225,317.00
Reversionary additions	.....	409,828.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	5,150	8,835,440.00
Endowment policies	3,500	5,543,266.00
All other policies	235	442,230.00
Reversionary additions	.....	103,219.00

OLD POLICIES REVIVED.

Whole life policies	35	$59,500.00
Endowment policies	16	22,150.00
All other policies	16	20,000.00
Reversionary additions	.....	160.00

OLD POLICIES CHANGED AND INCREASED.

Whole life policies	.....	11,570.00
Endowment policies	.....	8,992.00
Reversionary additions	.....	336.00

OLD POLICIES TRANSFERRED.

Whole life policies	109	255,632.00
Endowment policies	107	180,500.00
All other policies	164	254,187.00
Total number and amount	44,844	$73,725,344.00
Deduct policies ceased to be in force	5,835	9,923,205.00
Total in force Dec. 31, 1900	39,009	$63,802,139.00

	Number.	*Amount.*
Whole life policies in force	22,525	$38,479,700.00
Endowment policies in force	13,937	20,840,359.00
All other policies in force	2,547	3,992,473.00
Reversionary additions in force	.....	489,607.00
Total number and amount	39,009	$63,802,139.00

TERMINATED AS FOLLOWS:

By death	552	$881,517.00
maturity	88	116,964.00
expiry	80	137,500.00
surrender	498	879,340.00
lapse	2,286	3,644,690.00
change and decrease	.....	120,552.00
transfer	380	690,319.00
Not taken	1,951	3,452,323.00
Total	5,835	$9,923,205.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1899	694	$719,456.00
Policies issued during year	61	83,792.00
Total	755	$803,248.00

Deduct policies ceased to be in force.....	69	$101,494.00
In force in New Hampshire Dec. 31, 1900....	686	$701,754.00
Losses and claims unpaid Dec. 31, 1899.....	1	$5,000.00
Losses incurred during 1900.....	19	29,358.00
Total	20	$34,358.00
Losses and claims paid during 1900.....	20	$34,358.00
Premiums collected or secured without deductions: Cash, $24,167.09; dividends, $2,540.02.....		$26,707.11

PROVIDENT LIFE AND TRUST COMPANY.

PHILADELPHIA, PA.

Incorporated March 22, 1865. Commenced business June, 1865.

SAMUEL R. SHIPLEY, *President.* C. WALTER BORTON, *Secretary.*

CASH CAPITAL, $1,000,000.00.

INCOME.

Received for premiums on new policies.....	$532,618.44
Received for renewal premiums.....	3,962,407.04
Dividends applied to pay running premiums.....	530,081.37
Dividends applied to purchase paid-up additions and annuities	105,549.50
Surrender values applied to purchase paid-up insurance and annuities	95,947.00
Received for annuities.....	67,544.88
Total premium income.....	$5,294,148.23
Cash received for interest on:	
Mortgage loans.....	562,037.47
Bonds owned and dividends on stock.....	655,116.93
Premium notes, loans, or liens.....	426,526.83
Discount on claims paid in advance.....	52,056.70
Rents for use of company's property.....	52,326.27
Profits on sales of real estate and securities.....	199,891.86
Total income.....	$7,242,104.29
Net or ledger assets Dec. 31, 1899.....	37,810,944.20
Total	$45,053,048.49

DISBURSEMENTS.

Cash paid for losses and additions	$1,161,287.02	
Cash paid for matured endowments and additions	1,141,775.00	
Claims on installment policies	23,413.01	
Net amount paid for losses and endowments		$2,326,475.03
Cash paid to annuitants		66,826.88
Cash dividends paid policy-holders		65,353.16
Cash dividends applied to pay running premiums		530,081.37
Cash dividends applied to purchase paid-up additions and annuities		105,549.50
Surrender values paid in cash		283,534.47
Surrender values applied to purchase paid-up insurance and annuities		95,947.00
(Total paid policy-holders, $3,473,767.41.)		
Commissions to agents		437,444.67
Salaries and traveling expenses of agents		42,835.67
Medical examiners' fees		21,281.84
Salaries of officers and office employees		216,962.54
Taxes and fees		98,285.85
Rent		18,931.76
Advertising, printing, and postage		42,617.01
Legal expenses, $16,110.00; real estate expenses, $48,985.04		65,095.04
All other items		42,061.30
Total disbursements during the year		$4,459,283.09
Balance Dec. 31, 1900		$40,593,765.40

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered	$3,124,796.98
Loans on mortgages of real estate (first liens)	10,893,573.65
Loans on collateral securities	5,277,125.65
Loans on company's policies as collateral	3,489,164.00
Premium notes, loans, or liens on policies in force	12,286.82
Book value of stocks and bonds	17,672,754.95
Cash in company's office and in banks	124,063.35
Total net or ledger assets, as per balance	$40,593,765.40

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	$165,529.15
Collateral loans	42,053.09
Premium notes, loans, or liens	43,614.55

Rents due and accrued			$5,254.08
Market value of stocks and bonds over book value			1,389,290.55
	New Business.	*Renewals.*	
Premiums due and unreported on policies in force	$63,807.35	$212,503.28	
Deferred premiums on policies in force	67,876.74	606,585.95	
Total	$131,684.09	$819,089.23	
Deduct cost of collection	52,673.64	61,431.69	
	$79,010.45	$757,657.54	
Net amount of uncollected and deferred premiums		$836,667.99	
Deduction to reduce net premiums to 81 per cent of gross		66,540.60	
			770,126.39
Total assets as per books of the company			$43,009,633.21

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest		$35,913,217.00
Death losses due and unpaid	$26,837.27	
Matured endowments due and unpaid	18,987.00	
Death losses in process of adjustment	16,500.00	
Death losses and other policy claims resisted	8,435.30	
Death losses reported, no proofs received	47,754.00	
Due and unpaid on annuity claims	979.00	
Total policy claims		119,492.57
Unpaid dividends of surplus due policy-holders		61,688.59
Premiums paid in advance		261,746.84
Due and accrued for salaries, fees, etc		482.81
Present value of unpaid installments		168,805.00
Contingent surrender values		204,364.00
Liabilities as to policy-holders		$36,729,796.81
Paid-up capital	$1,000,000.00	
Surplus over capital	5,279,836.40	
Surplus as regards policy-holders		6,279,836.40
Gross liabilities		$43,009,633.21

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1899	$12,996.04	
Premium notes, loans, or liens received during year	1,329.65	
Total		$14,325.69

Deductions during the year, as follows: Notes, loans, or liens used in:		
Payment of dividends to policy-holders	$1,428.84	
Redeemed by maker in cash	610.03	
Total reduction		$2,038.87
Balance of note assets Dec. 31, 1900		$12,286.82

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	Number.	*Amount.*
Whole life policies	4,114	$14,088,195.00
Endowment policies	34,608	96,565,431.00
All other policies	4,296	16,825,441.00
Reversionary additions	.....	1,261,397.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	546	1,490,140.00
Endowment policies	3,969	8,681,605.00
All other policies	844	2,809,952.00
Reversionary additions	.....	163,584.00

OLD POLICIES REVIVED.

Whole life policies	13	32,446.00
Endowment policies	126	404,234.00
All other policies	25	83,848.00
Reversionary additions	.....	1,054.00

OLD POLICIES CHANGED AND INCREASED.

Whole life policies	25	59,344.00
Endowment policies	110	383,156.00
All other policies	8	19,533.00
Total number and amount	48,684	$142,869,360.00
Deduct policies ceased to be in force	2,844	8,668,036.00
Total in force Dec. 31, 1900	45,840	$134,201,324.00

	Number.	*Amount.*
Whole life policies in force	4,431	$14,950,664.00
Endowment policies in force	36,830	100,437,390.00
All other policies in force	4,579	17,487,643.00
Reversionary additions in force	.....	1,325,627.00
Total number and amount	45,840	$134,201,324.00

TERMINATED AS FOLLOWS:

By death	376	$1,252,659.00
maturity	360	1,150,037.00
expiry	.....	800.00
surrender	585	1,779,102.00
lapse	1,266	3,518,657.00
change and decrease	143	694,690.00
Not taken	114	272,091.00
Total	2,844	$8,668,036.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1899	87	$153,188.00
Policies issued during year	52	66,500.00
Total	139	$219,688.00
Deduct policies ceased to be in force	6	8,000.00
In force in New Hampshire Dec. 31, 1900	133	$211,688.00
Premiums collected or secured without deductions		$6,623.22

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY.

NEW YORK CITY.

Incorporated February 25, 1875. Commenced business August 10, 1875.

EDWARD W. SCOTT, *President.* WILLIAM E. STEVENS, *Secretary.*

CASH CAPITAL, $100,000.00.

INCOME.

Received for premiums on new policies	$735,661.11
Received for renewal premiums	2,566,203.08
Dividends applied to pay running premiums	104,185.38
Surrender values applied to purchase paid-up insurance and annuities	22,188.29
Received for annuities	1,300.00
Total	$3,429,537.86
Deduct amount paid for reinsurance	8,479.27
Total premium income	$3,421,058.59

Cash received for interest on:	
Mortgage loans	$16,169.29
Bonds owned and dividends on stock	32,909.01
Premium notes, loans, or liens	32,044.89
Other debts due the company	8,583.18
Rents for use of company's property	25,236.98
Profits on securities sold	9,437.08
Premiums restored by revival of policies	3,781.80
Reinsurances	108.78
From other sources	22,558.37
Total income	$3,571,887.97
Net or ledger assets Dec. 31, 1899	2,614,117.23
Total	$6,186,005.20

DISBURSEMENTS.

Cash paid for losses and additions	$1,321,005.18	
Cash paid for matured endowments and additions	269.83	
Claims on installment policies	1,250.00	
Gross amount paid for losses and endowments	$1,322,525.01	
Received for losses or claims on policies reinsured	10,000.00	
Net amount paid for losses and endowments		$1,312,525.01
Cash paid to annuitants		1,644.40
Premium notes or loans used in purchase of surrendered policies and voided by lapse		92,853.52
Cash divdends paid policy-holders		17,123.15
Cash dividends applied to pay running premiums		104,185.38
Surrender values paid in cash		70,037.78
Surrender values applied to purchase paid-up insurance and annuities		22,188.29
(Total paid policy-holders, $1,620,557.53.)		
Cash paid stockholders for interest or dividends		6,977.60
Commissions to agents		490,108.98
Salaries and traveling expenses of agents		122,439.15
Medical examiners' fees		86,992.22
Salaries of officers and office employees		185,731.74
Taxes and fees		49,856.76
Rent		44,976.57
Commuting commissions		97,238.34
Furniture and fixtures, $5,188.16; legal expenses, $26,007.22		31,195.38
Advertising, printing, and postage		60,811.28
Real estate expenses		8,915.09
All other items		75,125.92
Total disbursements during the year		$2,880,926.56
Balance Dec. 31, 1900		$3,305,078.64

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered	$458,435.22
Loans on mortgages of real estate (first liens)	423,200.00
Loans on collateral securities	20,705.13
Loans on company's policies as collateral	255,855.47
Premium notes, loans, or liens on policies in force	719,525.60
Book value of stocks and bonds	773,949.80
Cash in company's office	28,708.08
Cash deposited in banks	439,820.10
Bills receivable	2,264.42
Agents' ledger balances	132,949.23
Loans to agents secured by bonds	50,000.00
Total net or ledger assets, as per balance	$3,305,413.05
Deduct agents' credit balances	334.41
Total net or ledger assets	$3,305,078.64

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	$7,789.06
Stocks and bonds	10,978.84
Collateral loans	234.50
Premium notes, loans, or liens	27,626.94
Other assets	12,270.15
Rents due and accrued	4,631.22
Market value of real estate over book value	8,722.39
Market value of stocks and bonds over book value	63,540.73

	New Business.	*Renewals.*
Premiums due and unreported on policies in force	$174,930.00	$267,176.00
Deferred premiums on policies in force	25,351.00	233,827.00
Total	$200,281.00	$501,003.00
Deduct cost of collection	100,141.00	25,050.00
	$100,141.00	$475,953.00

Net amount of uncollected and deferred premiums	576,093.00
Revenue stamps on hand	8,369.62
Total assets as per books of the company	$4,025,335.09

ITEMS NOT ADMITTED.

Agents' balances	$132,949.23	
Bills receivable	2,264.42	
Total items not admitted		$135,213.65
Total admitted assets		$3,890,121.44

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest	$3,241,109.00	
Deduct net value of reinsured risks	4,549.00	
Net reinsurance reserve		$3,236,560.00
Death losses in process of adjustment	$60,000.00	
Death losses and other policy claims resisted	50,500.00	
Death losses reported, no proofs received	53,860.00	
Total policy claims		164,360.00
Premiums paid in advance		5,398.00
Present value of unpaid installments		9,134.10
Contingent surrender values		1,783.61
Premiums in excess of net value of policies		6,326.90
All other liabilities		500.00
Liabilities as to policy-holders		$3,424,062.61
Paid-up capital	$100,000.00	
Surplus over capital	366,058.83	
Surplus as regards policy-holders		466,058.83
Gross liabilities		$3,890,121.44

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1899	$241,116.06	
Premium notes, loans, or liens received during year	694,111.12	
Total		$935,228.18
Deductions during the year, as follows: Notes, loans, or liens used in:		
Payment of losses and claims	$1,876.85	
Purchase of surrendered policies and voided by lapse	27,071.89	
Payment of dividends to policy-holders	92,853.52	
Redeemed by maker in cash	93,900.32	
Total reduction		215,702.58
Balance of note assets Dec. 31, 1900		$719,525.60

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	Number.	*Amount.*
Whole life policies	4,831	$14,022,261.00
Endowment policies	845	1,665,358.00
All other policies	27,013	91,352,481.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	4	22,126.00
Endowment policies	2	3,000.00
All other policies	9,517	32,975,100.00

OLD POLICIES REVIVED.

Whole life policies	32	110,000.00
Endowment policies	7	7,000.00
All other policies	99	340,500.00

OLD POLICIES CHANGED AND INCREASED.

Whole life policies	1,821	4,923,656.00
Endowment policies	296	694,661.00
All other policies	61	134,382.00
Total number and amount	44,528	$146,250,525.00
Deduct policies ceased to be in force	11,817	43,364,397.00
Total in force Dec. 31, 1900	32,711	$102,886,128.00

	Number.	*Amount.*
Whole life policies in force	5,567	$14,527,655.00
Endowment policies in force	1,090	2,256,269.00
All other policies in force	26,054	86,102,204.00
Total number and amount	32,711	$102,886,128.00

TERMINATED AS FOLLOWS:

By death	396	$1,334,804.00
maturity	1	250.00
expiry	5,892	23,813,279.00
surrender	104	358,678.00
lapse	1,346	4,930,169.00
change and decrease	2,101	6,558,940.00
Not taken	1,977	6,368,277.00
Total	11,817	$43,364,397.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1899	263	$370,626.00
Policies issued during year	79	118,717.00
Total	342	$489,343.00
Deduct policies ceased to be in force	37	43,500.00
In force in New Hampshire Dec. 31, 1900	305	$445,843.00
Losses and claims unpaid Dec. 31, 1899	1	$1,000.00
Losses and claims paid during 1900	1	1,000.00
Premiums collected or secured without deductions		$12,822.64

PRUDENTIAL INSURANCE COMPANY OF AMERICA.

NEWARK, N. J.

Incorporated 1873. Commenced business 1876.

JOHN F. DRYDEN, *President.* FORREST F. DRYDEN, *Secretary.*

CASH CAPITAL, $2,000,000.00.

INCOME.

Received for premiums on new policies	$5,347,206.32
Received for renewal premiums	16,895,763.34
Dividends applied to pay running premiums	8,124.71
Dividends applied to purchase paid-up additions and annuities	9,823.21
Surrender values applied to pay running premiums	1,756.01
Surrender values applied to purchase paid-up insurance and annuities	409,042.32
Received for annuities	128,975.83
Total	$22,800,693.74
Deduct amount paid for reinsurance	52,868.03
Total premium income	$22,747,825.71
Cash received for interest on:	
Mortgage loans	572,899.71
Bonds owned and dividends on stock	619,270.16

Premium notes, loans, or liens	$40,476.41
Other debts due the company	11,579.81
Rents for use of company's property	310,174.47
Profits on sales of real estate and securities	4,156.28
Premiums restored by revival of policies	5,226.28
From other sources	11.00
Total income	$24,311,619.83
Net or ledger assets Dec. 31, 1899	32,467,265.15
Total	$36,778,884.98

DISBURSEMENTS.

Cash paid for losses and additions	$6,206,817.71	
Cash paid for matured endowments and additions	19,008.00	
Claims on installment policies	600.00	
Net amount paid for losses and endowments		$6,226,425.71
Cash paid to annuitants		17,725.10
Premium notes voided by lapse		5,607.58
Cash dividends paid policy-holders		466,331.59
Cash dividends applied to pay running premiums		8,124.71
Cash dividends applied to purchase paid-up additions and annuities		9,823.21
Surrender values paid in cash		60,843.49
Surrender values applied to pay running premiums		1,756.01
Surrender values applied to purchase paid-up insurance and annuities		409,042.32
(Total paid policy-holders, $7,205,679.72.)		
Cash paid stockholders for interest or dividends		200,000.00
Commissions to agents		5,131,929.97
Salaries and traveling expenses of agents		2,638,514.86
Medical examiners' fees		459,390.72
Salaries of officers and office employees		920,692.94
Taxes and fees		529,587.45
Rent		253,873.67
Furniture and fixtures, $56,730.16; legal expenses, $25,221.30		81,951.46
Advertising, printing, and postage		497,694.07
Real estate expenses		146,090.93
Losses on sales of real estate and securities		43,840.04
All other items		73,535.40
Total disbursements during the year		$18,182,781.23
Balance Dec. 31, 1900		$38,596,103.75

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$7,245,338.61
Loans on mortgages of real estate (first liens)	11,377,631.07
Loans on collateral securities	807,900.00
Loans on company's policies as collateral	399,455.02
Premium notes, loans, or liens on policies in force	72,436.61
Cost values of stocks and bonds	16,159,232.10
Cash in company's office	349,664.11
Cash deposited in banks	2,184,446.23
Total net or ledger assets, as per balance	$38,596,103.75

OTHER ASSETS.

Interest due and accrued on:			
Mortgages			$193,004.01
Stocks and bonds			109,038.67
Collateral loans			9,454.37
Premium notes, loans, or liens			926.94
Rents due and accrued			20,583.22
Market value of stocks and bonds over cost			665,576.75
	New Business.	*Renewals.*	
Premiums due and unreported on policies in force	$295,407.87	$244,399.88	
Deferred premiums on policies in force	433,764.04	785,165.80	
Total	$729,171.91	$1,029,565.68	
Deduct cost of collection	438,670.71	95,870.22	
	$290,501.20	$933,695.46	
Net amount of uncollected and deferred premiums			1,224,196.66
Consideration for annuities and single premiums due and unpaid			133,675.82
All other assets			88,185.30
Total assets as per books of the company			$41,040,745.49

ITEMS NOT ADMITTED.

Furniture and fixtures	$64,681.30	
Supplies, printed matter, and stationery	23,504.00	
Depreciation in assets to bring same to market value	353,568.26	
Total items not admitted		$440,753.56
Total admitted assets		$40,599,991.93

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest		$30,932,737.00
Death losses in process of adjustment	$131,469.28	
Death losses and other policy claims resisted	21,693.25	
Death losses reported, no proofs received	79,682.00	
Due and unpaid on annuity claims	244.72	
Total policy claims		233,089.25
Unpaid dividends of surplus due policy-holders		98,770.42
Premiums paid in advance		77,870.32
Due and accrued for salaries, fees, etc		36,383.61
Present value of unpaid installments		10,107.90
All other liabilities		9,245.51
Liabilities as to policy-holders		$31,398,204.01
Paid-up capital	$2,000,000.00	
Surplus over capital	7,201,787.92	
Surplus as regards policy-holders		9,201,787.92
Gross liabilities		$40,599,991.93

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1899	$64,322.42	
Premium notes, loans, or liens received during year	33,911.37	
Total		$98,233.79
Deductions during the year, as follows: Notes, loans, or liens used in:		
Payment of losses and claims	$638.69	
Purchase of surrendered policies and voided by lapse	15,401.35	
Payment of dividends to policy-holders	3,093.92	
Redeemed by maker in cash	6,663.22	
Total reduction		25,797.18
Balance of note assets Dec. 31, 1900		$72,436.61

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	Number.	*Amount.*
Whole life policies	86,320	$94,579,335.00
Endowment policies	15,166	15,759,928.00
All other policies	1,742	2,781,908.00
Industrial policies	3,406,189	389,039,257.00
Reversionary additions		41,058.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	44,738	$50,316,745.00
Endowment policies	11,106	10,926,481.00
All other policies	1,540	1,907,594.00
Industrial policies	1,394,041	161,430,069.00
Reversionary additions	.....	20,146.00

OLD POLICIES REVIVED.

Whole life policies	3,487	3,483,814.00
Endowment policies	476	455,071.00
All other policies	4	3,500.00
Industrial policies	104,170	12,723,056.00
Reversionary additions	.....	179.00

OLD POLICIES CHANGED AND INCREASED.

Whole life policies	.....	189,462.00
Endowment policies	.....	137,137.00
All other policies	.....	10,790.00
Industrial policies	.....	8,117,298.00
Total number and amount	5,068,979	$751,922,828.00
Deduct policies ceased to be in force	1,022,024	147,692,019.00
Total in force Dec. 31, 1900	4,046,955	$604,230,809.00

	Number.	*Amount.*
Whole life policies in force	112,356	$127,234,807.00
Endowment policies in force	23,494	24,728,756.00
All other policies in force	2,483	3,610,477.00
Industrial policies in force	3,908,622	448,596,996.00
Reversionary additions in force	.....	59,773.00
Total number and amount	4,046,955	$604,230,809.00

TERMINATED AS FOLLOWS:

By death	59,471	$6,234,311.00
maturity	22	19,054.00
expiry	403	510,401.00
surrender	30,852	7,250,152.00
lapse	928,847	133,085,867.00
change and decrease	2,429	592,234.00
Total	1,022,024	$147,692,019.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1899	148	$254,695.00
Policies issued during year	2,823	595,667.00
Total	2,971	$850,362.00
Deduct policies ceased to be in force	1,323	242,024.00
In force in New Hampshire Dec. 31, 1900	1,648	$608,338.00
Losses and claims incurred and paid during 1900	20	$1,626.50
Premiums collected or secured without deductions		$20,011.66

SECURITY MUTUAL LIFE INSURANCE COMPANY.

BINGHAMTON, N. Y.

Incorporated November 6, 1886. Commenced business January 3, 1887.

W. G. PHELPS, *President.* CHARLES M. TURNER, *Secretary.*

INCOME.

Received for premiums on new policies	$201,895.9€
Received for renewal premiums	571,642.85
Dividends applied to pay running premiums	4,040.56
Total premium income	$777,579.37
Cash received for interest on:	
Mortgage loans	16,090.32
Bonds owned and dividends on stock	9,386.13
Premium notes, loans, or liens	904.53
Other debts due the company	2,365.29
Rents for use of company's property	608.00
Profits on securities sold	1,100.00
From other sources	12,747.45
Total income	$820,781.09
Net or ledger assets Dec. 31, 1899	790,116.52
Total	$1,610,897.61

DISBURSEMENTS.

Cash paid for losses and additions	$315,662.77	
Claims on installment policies	17,867.99	
Net amount paid for losses and endowments		$333,530.76

Cash paid to annuitants	$328.42
Cash dividends applied to pay running premiums	4,040.56
Surrender values paid in cash	1,387.03
(Total paid policy-holders, $339,286.77.)	
Commissions to agents	140,604.08
Salaries and traveling expenses of agents	20,119.26
Medical examiners' fees	16,710.69
Salaries of officers and office employees	31,351.04
Taxes and fees	14,323.04
Rent	14,448.42
Furniture and fixtures, $1,474.08; legal expenses, $1,104.05	2,578.13
Advertising, printing, and postage	13,452.73
Real estate expenses	354.47
All other items	40,110.38
Total disbursements during the year	$633,339.01
Balance Dec. 31, 1900	$977,558.60

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$9,966.45
Loans on mortgages of real estate (first liens)	292,975.00
Loans on collateral securities	19,858.72
Loans on company's policies as collateral	74,220.03
Cost value of bonds	322,050.25
Cash in company's office	4,460.79
Cash deposited in banks	153,017.64
Bills receivable	140.35
Agents' ledger balances	99,597.40
Suspense account	1,271.97
Total net or ledger assets, as per balance	$977,558.60

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	$5,011.81
Stocks and bonds	2,742.50
Collateral loans	208.74
Premium notes, loans, or liens	2,071.20
Market value of stocks and bonds over cost	2,490.25

	New Business.	*Renewals.*	
Premiums due and unreported on policies in force	$39,691.90	$85,002.48	
Deferred premiums on policies in force	.....	24,897.77	
Total	$39,691.90	$109,900.25	
Deduct cost of collection	27,784.33	5,495.01	
	$11,907.60	$104,405.24	
Net amount of uncollected and deferred premiums			$116,312.84
Total assets as per books of the company			$1,106,395.94

ITEMS NOT ADMITTED.

Agents' balances	$99,597.40	
Bills receivable	140.35	
Suspense account	1,271.97	
Total items not admitted		$101,009.72
Total admitted assets		$1,005,386.22

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest		$187,053.00
Death losses in process of adjustment	$36,500.00	
Death losses and other policy claims resisted	23,000.00	
Death losses reported, no proofs received	3,000.00	
Total policy claims		62,500.00
Due and accrued for salaries, fees, etc		19,712.42
Present value of unpaid installments		47,193.34
Premiums in excess of net value of policies		43,261.00
Liabilities as to policy-holders		$359,719.76
Surplus as regards policy-holders		645,666.46
Gross liabilities		$1,005,386.22

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	Number.	*Amount.*
Whole life policies	30	$50,254.00
Endowment policies	41	50,500.00
All other policies	14,511	29,207,129.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	2	$400.00
Endowment policies	228	352,500.00
All other policies	3,737	6,953,374.00

OLD POLICIES REVIVED.

Whole life policies	50	98,500.00
Endowment policies	10	13,500.00
All other policies	246	631,052.00

OLD POLICIES INCREASED.

Whole life policies	.....	25,917.00
All other policies	.....	500.00

OLD POLICIES TRANSFERRED.

Whole life policies	466	828,030.00
Total number and amount	19,321	$38,212,656.00
Deduct policies ceased to be in force	3,992	7,735,255.00
Total in force Dec. 31, 1900	15,329	$30,477,401.00

	Number.	*Amount.*
Whole life policies in force	180	$367,601.00
Endowment policies in force	213	326,750.00
All other policies in force	14,936	29,783,050.00
Total number and amount	15,329	$30,477,401.00

TERMINATED AS FOLLOWS:

By death	157	$359,980.00
surrender	25	73,500.00
lapse	3,344	6,415,745.00
change and decrease	.....	58,000.00
transfer	466	828,030.00
Total	3,992	$7,735,255.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1899	48	$75,500.00
Policies issued during year	3	13,471.00
Total	51	$88,971.00
Deduct policies ceased to be in force	3	5,000.00
In force in New Hampshire Dec. 31, 1900	48	$83,971.00

Losses and claims unpaid Dec. 31, 1899	1	$1,000.00
Losses incurred during 1900	1	2,000.00
Total	2	$3,000.00
Losses and claims paid during 1900	2	$3,000.00
Premiums collected or secured without deductions		$2,197.36

STATE MUTUAL LIFE ASSURANCE COMPANY.

WORCESTER, MASS.

Incorporated March 16, 1844. Commenced business June 1, 1845.

A. G. BULLOCK, *President.* HENRY M. WITTER, *Secretary.*

INCOME.

Received for premiums on new policies	$394,144.65
Received for renewal premiums	2,330,358.97
Dividends applied to pay running premiums	304,805.92
Dividends applied to purchase paid-up additions and annuities	101,712.81
Total	$3,131,022.35
Deduct amount paid for reinsurance	13,588.70
Total premium income	$3,117,433.65
Cash received for interest on:	
Mortgage loans	118,661.22
Bonds owned and dividends on stock	422,196.76
Premium notes, loans, or liens	59,395.26
Other debts due the company	32,773.97
Discount on claims paid in advance	258.42
Rents for use of company's property	105,690.79
Reinsurances	1,008.10
From other sources	1,500.00
Total income	$3,858,918.17
Net or ledger assets Dec. 31, 1899	15,011,248.41
Total	$18,870,166.58

DISBURSEMENTS.

Cash paid for losses and additions	$788,151.28	
Cash paid for matured endowments and additions	214,093.12	
Claims on installment policies	174.00	
Gross amount paid for losses and endowments	$1,002,418.40	
Received for losses or claims on policies reinsured	20,000.00	
Net amount paid for losses and endowments		$982,418.40
Premium notes or loans voided by lapse		5,709.00
Cash dividends paid policy-holders		6,848.11
Cash dividends applied to pay running premiums		304,805.92
Cash dividends applied to purchase paid-up additions and annuities		101,712.81
Surrender values paid in cash		279,358.69
(Total paid policy-holders, $1,680,852.93.)		
Commissions to agents		374,315.47
Salaries and traveling expenses of agents		44,381.25
Medical examiners' fees		29,259.83
Salaries of officers and office employees		65,233.68
Taxes and fees		74,140.80
Rent		32,369.12
Furniture and fixtures, $2,603.64; legal expenses, $2,984.47		5,588.11
Advertising, printing, and postage		19,287.60
Real estate expenses		38,846.39
All other items		58,263.73
Total disbursements during the year		$2,422,538.91
Balance Dec. 31, 1900		$16,447,627.67
Deduct premium notes on policies in force for which no credit is taken		152,191.37
		$16,295,436.30

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$1,722,000.00
Loans on mortgages of real estate (first liens)	2,887,185.79
Loans on collateral securities	520,460.00
Loans on company's policies as collateral	896,007.65
Cost value of stocks and bonds	9,796,222.00
Cash in company's office	7,495.65
Cash deposited in banks	466,065.21
Total net or ledger assets, as per balance	$16,295,436.30

OTHER ASSETS.

Interest due and accrued on:			
Mortgages			$35,120.52
Stocks and bonds			135,899.83
Collateral loans			5,956.24
Premium notes, loans, or liens			17,489.51
Rents due and accrued			12,608.24
Market value of stocks and bonds over cost			886,415.00
	New Business.	*Renewals.*	
Premiums due and unreported on policies in force	$55,060.42	$145,711.01	
Deferred premiums on policies in force	56,298.04	225,564.48	
Total	$111,358.46	$371,275.49	
Deduct cost of collection	52,349.61	25,580.88	
	$59,008.85	$345,694.61	
Net amount of uncollected and deferred premiums			404,703.46
Total assets as per books of the company			$17,793,629.10

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest			$15,866,996.00
Death losses and other policy claims resisted		$7,000.00	
Death losses reported, no proofs received		43,833.38	
Total policy claims			50,833.38
Present value of unpaid installments			1,352.52
All other liabilities			15,000.00
Liabilities as to policy-holders			$15,934,181.90
Surplus as regards policy-holders			1,859,447.20
Gross liabilities			$17,793,629.10

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1899		$178,950.33	
Premium notes, loans, or liens received during year		229,863.52	
Total			$408,813.85
Deductions during the year, as follows: Notes, loans, or liens used in:			
Purchase of surrendered policies and voided by lapse		$5,709.00	
Redeemed by maker in cash		250,913.48	
Total reduction			256,622.48
Balance of note assets Dec. 31, 1900			$152,191.37

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	Number.	*Amount.*
Whole life policies	8,595	$23,155,916.00
Endowment policies	18,063	48,454,064.00
All other policies	706	2,239,384.00
Reversionary additions	.....	1,084,365.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	2,683	7,006,247.00
Endowment policies	2,032	4,078,500.00
All other policies	367	1,076,631.00

OLD POLICIES REVIVED.

Whole life policies	4	10,000.00
Endowment policies	1	2,500.00
All other policies	1	2,000.00

OLD POLICIES INCREASED.

Whole life policies	.....	11,089.00
Endowment policies	.....	31,612.00

OLD POLICIES TRANSFERRED.

Whole life policies	3	3,000.00
Endowment policies	5	5,000.00
All other policies	2	14,350.00

ADDITIONS BY DIVIDENDS.

Reversionary additions	.....	196,929.00
Total number and amount	32,462	$87,371,587.00
Deduct policies ceased to be in force	2,573	6,482,490.00
Total in force Dec. 31, 1900	29,889	$80,889,097.00

	Number.	*Amount.*
Whole life policies in force	10,085	$27,063,587.00
Endowment policies in force	18,888	49,753,732.00
All other policies in force	916	2,831,280.00
Reversionary additions in force	.....	1,220,498.00
Total number and amount	29,889	$80,889,097.00

TERMINATED AS FOLLOWS:

By death	270	$813,717.00
maturity	67	213,856.00
expiry	5	11,000.00
surrender	696	1,395,085.00
lapse	951	1,936,495.00
change and decrease	40	806,006.00
transfer	10	22,350.00
Not taken	534	1,283,981.00
Total	2,573	$6,482,490.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1899	328	$658,451.00
Policies issued during year	56	77,200.00
Total	384	$735,651.00
Deduct policies ceased to be in force	23	29,983.00
In force in New Hampshire Dec. 31, 1900	361	$705,668.00
Losses and claims incurred and paid during 1900	7	$2,605.14
Premiums collected or secured without deductions: Cash, $22,980.75; notes or credits, $1,890.00		$24,870.75

TRAVELERS INSURANCE COMPANY.

[Life Department.]

HARTFORD, CONN.

Incorporated June 17, 1863. Commenced business July 1, 1866.

JAMES G. BATTERSON, *President.* JOHN E. MORRIS, *Secretary.*

INCOME.

Received for premiums on new policies	$529,665.90
Received for renewal premiums	2,879,003.18
Single premiums without deductions for commissions	585.63
Surrender values applied to pay running premiums	397.86
Received for annuities	20,570.10
Total	$3,430,222.67

Deduct amount paid for reinsurance	$110,914.77
Total premium income	$3,319,307.90
Cash received for interest on:	
Mortgage loans	322,873.64
Bonds owned and dividends on stock	483,049.67
Premium notes, loans, or liens	160,043.48
Other debts due the company	51,400.95
Discount on claims paid in advance	1,672.47
Rents for use of company's property	109,040.99
Profits on real estate sold	26,458.36
From other sources	19,209.28
Total income	$4,493,056.74
Net or ledger assets Dec. 31, 1899	21,236,908.93
Total	$25,729,965.67

DISBURSEMENTS.

Cash paid for losses and additions	$823,177.02	
Cash paid for matured endowments and additions	362,481.87	
Claims on installment policies	210,569.36	
Gross amount paid for losses and endowments	$1,396,228.25	
Received for losses or claims on policies reinsured	38,440.00	
Net amount paid for losses and endowments		$1,357,788.25
Cash paid to annuitants		17,615.86
Surrender values paid in cash		153,863.84
Surrender values applied to pay running premiums		397.86
(Total paid policy-holders, $1,529,665.81.)		
Commissions to agents		393,991.39
Salaries and traveling expenses of agents		56,165.08
Medical examiners' fees		31,198.14
Salaries of officers and office employees		90,969.32
Taxes and fees		90,676.18
Rent		17,686.29
Furniture and fixtures, $447.36; legal expenses, $6,476.60		6,923.96
Advertising, printing, and postage		53,858.34
Real estate expenses		132,898.06
Losses on sales of securities		24,400.75
All other items		16,850.96
Total disbursements during the year		$2,445,284.28
Balance Dec. 31, 1900		$23,284,681.39

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$1,909,891.79
Loans on mortgages of real estate (first liens)	5,950,339.28
Loans on collateral securities	1,182,450.00
Loans on company's policies as collateral	1,586,652.00
Cost value of stocks and bonds	11,341,681.05
Cash in company's office	1,800.00
Cash deposited in banks	1,304,621.30
Agents' ledger balances	7,245.77
Total net or ledger assets, as per balance	$23,284,681.39

OTHER ASSETS.

Interest due and accrued on:			
Mortgages			$90,810.73
Stocks and bonds			125,985.12
Collateral loans			15,604.80
Market value of real estate over cost			161,642.72
Market value of stocks and bonds over cost			629,541.50
	New Business.	*Renewals.*	
Premiums due and unreported on policies in force	$105,120.85	$230,147.00	
Deferred premiums on policies in force	74,368.10	348,478.22	
Total	$179,488.95	$578,625.22	
Deduct cost of collection	80,770.03	34,717.51	
	$98,718.92	$543,907.71	
Net amount of uncollected and deferred premiums			642,626.63
Total assets as per books of the company			$24,950,892.89

ITEMS NOT ADMITTED.

Agents' balances	$7,245.77
Total admitted assets	$24,943,647.12

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest	$22,799,114.00	
Deduct net value of reinsured risks	487,151.00	
Net reinsurance reserve		$22,311,963.00

Matured endowments due and unpaid	$4,047.00	
Death losses in process of adjustment	68,776.15	
Death losses and other policy claims resisted	16,531.80	
Death losses reported, no proofs received	123,110.30	
Gross policy claims	$212,464.75	
Deduct amount due for reinsurance	10,000.00	
Net policy claims		202,464.75
Premiums paid in advance		18,744.93
Due and accrued for salaries, fees, etc		25,000.00
Present value of unpaid installments		1,045,536.00
Additional reserve on all outstanding policies		1,118,491.00
Liabilities as to policy-holders		$24,722,199.68
Surplus as regards policy-holders		221,447.44
Gross liabilities		$24,943,647.12

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	Number.	*Amount.*
Whole life policies	25,744	$67,071,239.00
Endowment policies	10,146	23,665,491.00
All other policies	3,421	9,597,824.00
NEW POLICIES ISSUED DURING THE YEAR.		
Whole life policies	4,881	12,204,688.00
Endowment policies	2,724	5,237,781.00
All other policies	348	1,059,108.00
OLD POLICIES REVIVED.		
Whole life policies	43	149,989.00
Endowment policies	8	9,500.00
All other policies	2	1,000.00
OLD POLICIES INCREASED.		
Whole life policies	.....	19,019.00
Endowment policies	.....	6,522.00
OLD POLICIES TRANSFERRED.		
Whole life policies	111	567,928.00
Endowment policies	48	155,246.00
All other policies	329	881,559.00
Total number and amount	47,805	$120,626,894.00
Deduct policies ceased to be in force	4,659	11,607,043.00
Total in force Dec. 31, 1900	43,146	$109,019,851 00

	Number.	*Amount.*
Whole life policies in force.....	28,318	$73,374,731.00
Endowment policies in force.....	11,679	26,553,753.00
All other policies in force.....	3,149	9,091,367.00
Total number and amount....	43,146	$109,019,851.00

TERMINATED AS FOLLOWS:

By death.....	507	$1,413,887.00
maturity	189	356,852.00
expiry	257	740,450.00
surrender	384	896,101.00
lapse	1,624	3,308,177.00
change and decrease.....	137	531,063.00
transfer	488	1,604,733.00
Not taken.....	1,073	2,755,780.00
Total	4,659	$11,607,043.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1899.....	307	$514,783.00
Policies issued during year.....	133	239,500.00
Total	440	$754,283.00
Deduct policies ceased to be in force.....	43	65,450.00
In force in New Hampshire Dec. 31, 1900....	397	$688,833.00
Losses and claims incurred and paid during 1900	11	$7,083.00
Premiums collected or secured without deductions.....		$15,721.10

UNION MUTUAL LIFE INSURANCE COMPANY.

PORTLAND, ME.

Incorporated July 17, 1848. Commenced business October 1, 1849.

FRED E. RICHARDS, *President.* J. FRANK LANG, *Secretary.*

INCOME.

Received for premiums on new policies.....	$300,503.02
Received for renewal premiums.....	1,214,414.96

Dividends applied to pay running premiums	$16,585.01
Dividends applied to purchase paid-up additions and annuities	24,675.41
Surrender values applied to pay running premiums	6,928.58
Surrender values applied to purchase paid-up insurance and annuities	13,766.77
Total	$1,576,873.75
Deduct amount paid for reinsurance	1,697.50
Total premium income	$1,575,176.25
Cash received for interest on:	
Mortgage loans	69,630.89
Bonds owned and dividends on stock	170,116.96
Premium notes, loans, or liens	43,060.05
Other debts due the company	5,864.38
Discount on claims paid in advance	1,337.41
Rents for use of company's property	21,273.58
Profits on securities sold	68,391.98
From other sources	5,030.51
Total income	$1,959,882.01
Net or ledger assets Dec. 31, 1899	7,528,779.82
Total	$9,488,661.83

DISBURSEMENTS.

Cash paid for losses and additions	$613,446.00	
Cash paid for matured endowments and additions	130,797.37	
Claims on installment policies	2,820.00	
Net amount paid for losses and endowments		$747,063.37
Cash paid to annuitants		1,311.34
Premium notes voided by lapse		14,535.70
Collateral loan notes voided by lapse		809.50
Cash dividends paid policy-holders		13,683.05
Cash dividends applied to pay running premiums		16,585.01
Cash dividends applied to purchase paid-up additions and annuities		24,675.41
Surrender values paid in cash		67,782.41
Surrender values applied to pay running premiums		6,928.58
Surrender values applied to purchase paid-up insurance and annuities		13,766.77
(Total paid policy-holders, $907,141.14.)		
Commissions to agents		265,513.86
Salaries and traveling expenses of agents		118,863.86
Medical examiners' fees		34,563.25

Salaries of officers and office employees	$68,154.11
Taxes and fees	43,220.72
Rent	20,656.12
Commuting commissions	1,462.58
Furniture and fixtures, $2,150.90; legal expenses, $7,262.59	9,413.49
Advertising, printing, and postage	31,389.26
Real estate expenses	7,149.47
All other items	19,161.73
Total disbursements during the year	$1,526,689.59
Balance Dec. 31, 1900	$7,961,972.24

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered	$1,184,741.98
Loans on mortgages of real estate (first liens)	1,272,791.43
Loans on collateral securities	633,671.94
Loans on company's policies as collateral	18,519.96
Premium notes, loans, or liens on policies in force	179,633.43
Book value of stocks and bonds	4,589,282.78
Cash in company's office and in banks	49,202.90
Bills receivable	13,550.99
Agents' ledger balances	20,576.83
Total net or ledger assets, as per balance	$7,961,972.24

OTHER ASSETS.

Interest due and accrued on:			
Mortgages			$29,170.49
Stocks and bonds			27,660.86
Collateral loans			4,483.61
Premium notes, loans, or liens			5,335.91
Other assets			1,107.78
Rents due and accrued			475.90
Market value of stocks and bonds over cost			203,660.00
	New Business.	*Renewals.*	
Premiums due and unreported on policies in force	$86,944.84	$87,948.70	
Deferred premiums on policies in force	40,794.85	93,770.89	
Total	$127,739.19	$181,719.59	
Deduct cost of collection	25,547.84	36,343.92	
	$102,191.35	$145,375.67	
Net amount of uncollected and deferred premiums			274,567.02

Forborne premiums to be deducted in settlement of policy claims, included in liabilities		$604.19
Total assets as per books of the company		$8,482,038.00

ITEMS NOT ADMITTED.

Agents' balances	$20,576.83	
Bills receivable	14,012.08	
Total items not admitted		$34,588.91
Total admitted assets		$8,447,449.09

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest		$7,771,135.00
Matured endowments due and unpaid	$12,719.49	
Death losses in process of adjustment	42,227.84	
Death losses reported, no proofs received	43,780.09	
Total policy claims		98,727.42
Unpaid dividends of surplus due policy-holders		4,072.51
Premiums paid in advance		1,038.83
Present value of unpaid installments		24,952.00
All other liabilities		1,037.00
Liabilities as to policy-holders		$7,900,962.76
Surplus as regards policy-holders		546,486.33
Gross liabilities		$8,447,449.09

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1899	$143,143.00	
Premium notes, loans, or liens received during year	3,216.00	
Total		$146,359.00
Deductions during the year, as follows: Notes, loans, or liens used in:		
Payment of losses and claims	$14,397.00	
Purchase of surrendered policies	157.00	
Payment of dividends to policy-holders	3,765.00	
Redeemed by maker in cash	489.00	
Total reduction		18,808.00
Balance of note assets Dec. 31, 1900		$127,551.00

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	Number.	*Amount.*
Whole life policies	19,722	$29,251,434.00
Endowment policies	7,017	10,982,505.00
All other policies	3,051	5,221,700.00
Reversionary additions	.....	599,180.85

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	5,895	8,128,959.00
Endowment policies	1,868	2,366,508.00
All other policies	194	449,750.00

OLD POLICIES REVIVED.

Whole life policies	48	67,000.00
Endowment policies	9	9,500.00
All other policies	4	7,000.00
Reversionary additions	.....	215.31

OLD POLICIES CHANGED AND INCREASED.

Whole life policies	23	39,500.00
Endowment policies	52	30,770.25
All other policies	2	2,000.00
Reversionary additions	.....	90,609.04

OLD POLICIES TRANSFERRED.

All other policies	384	570,199.00
Total number and amount	38,269	$57,816,830.45
Deduct policies ceased to be in force	5,130	7,624,977.68
Total in force Dec. 31, 1900	33,139	$50,191,852.77

	Number.	*Amount.*
Whole life policies in force	22,269	$32,557,957.00
Endowment policies in force	7,888	11,920,341.00
All other policies in force	2,982	5,070,277.00
Reversionary additions in force	.....	643,277.77
Total number and amount	33,139	$50,191,852.77

TERMINATED AS FOLLOWS:

By death	332	$600,451.54
maturity	112	132,048.91
expiry	450	816,372.00
surrender	287	480,898.23

By lapse	2,448	$3,076,508.15
change and decrease	77	211,091.85
transfer	384	570,199.00
Not taken	1,040	1,737,408.00
Total	5,130	$7,624,977.68

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1899	1,151	$1,236,493.51
Policies issued during year	227	217,075.16
Total	1,378	$1,453,368.67
Deduct policies ceased to be in force	148	138,443.45
In force in New Hampshire Dec. 31, 1900	1,230	$1,315,125.22
Losses and claims unpaid Dec. 31, 1899	4	$3,136.45
Losses incurred during 1900	17	21,252.09
Total	21	$24,388.54
Losses and claims paid during 1900	19	$22,252.09
Premiums collected or secured without deductions		$45,835.49

UNITED STATES LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated February, 1850. Commenced business March, 1850.

GEORGE H. BURFORD, *President.* A. WHEELWRIGHT, *Secretary.*

CASH CAPITAL, $440,000.00.

INCOME.

Received for premiums on new policies	$182,937.45
Received for renewal premiums	995,611.02
Dividends applied to pay running premiums	8,005.89
Dividends applied to purchase paid-up additions and annuities	2,944.00
Surrender values applied to purchase paid-up insurance and annuities	31,615.08
Received for annuities	110,636.00
Total premium income	$1,331,749.44

Cash received for interest on:	
Mortgage loans	$250,002.47
Bonds owned and dividends on stock	71,135.39
Premium notes, loans, or liens	25,623.35
Other debts due the company	1,644.22
Discount on claims paid in advance	5,795.23
Rents for use of company's property	34,847.59
Profits on securities sold	6,919.22
From other sources	215.79
Total income	$1,727,932.70
Net or ledger assets Dec. 31, 1899	7,522,734.60
Total	$9,250,667.30

DISBURSEMENTS.

Cash paid for losses and additions	$512,928.45	
Cash paid for matured endowments and additions	69,858.00	
Claims on installment policies	24,588.34	
Gross amount paid for losses and endowments	$607,374.79	
Received for losses or claims on policies reinsured	5,000.00	
Net amount paid for losses and endowments		$602,374.79
Cash paid to annuitants		17,922.07
Premium notes voided by lapse		10,931.93
Cash dividends paid policy-holders		77,794.43
Cash dividends applied to pay running premiums		8,005.89
Cash dividends applied to purchase paid-up additions and annuities		2,944.00
Surrender values paid in cash		122,213.63
Surrender values applied to purchase paid-up insurance and annuities		31,615.08
(Total paid policy-holders, $873,801.82.)		
Cash paid stockholders for interest or dividends		30,800.00
Commissions to agents		184,654.67
Salaries and traveling expenses of agents		94,312.47
Medical examiners' fees		20,701.13
Salaries of officers and office employees		67,393.33
Taxes and fees		28,326.15
Rent		33,395.62
Furniture and fixtures, $20,857.98; legal expenses, $16,554.87		37,412.85
Advertising, printing, and postage		30,658.11
Real estate expenses		11,581.53
Losses on sales of securities		2,952.55
All other items		6,724.60
Total disbursements during the year		$1,422,714.83
Balance Dec. 31, 1900		$7,827,952.47

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered	$599,016.08
Loans on mortgages of real estate (first liens)	4,959,430.00
Loans on collateral securities	9,145.58
Loans on company's policies as collateral	424,873.80
Premium notes, loans, or liens on policies in force	132,888.73
Book value of stocks and bonds	1,423,225.77
Cash in company's office	1,426.53
Cash deposited in banks	265,172.52
Bills receivable	3,610.00
Agents' ledger balances	9,163.46
Total net or ledger assets, as per balance	$7,827,952.47

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	$52,156.18
Stocks and bonds	18,195.04
Collateral loans	190.06
Premium notes, loans, or liens	19,812.63
Other assets	296.31
Market value of real estate over book value	53,583.92
Market value of stocks and bonds over book value	220,273.82

	New Business.	*Renewals.*	
Premiums due and unreported on policies in force	$61,930.58	$99,401.19	
Deferred premiums on policies in force	113.02	59,904.66	
Total	$62,043.60	$159,305.85	
Deduct cost of collection	31,021.80	9,176.53	
	$31,021.80	$150,129.32	
Net amount of uncollected and deferred premiums			181,151.12
Total assets as per books of the company			$8,373,611.55

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest	$7,660,984.00	
Deduct net value of reinsured risks	51,723.00	
Net reinsurance reserve		$7,609,261.00
Matured endowments due and unpaid	$1,427.00	
Death losses in process of adjustment	23,393.33	
Death losses and other policy claims resisted	5,000.00	
Death losses reported, no proofs received	54,735.00	
Total policy claims		84,555.33

Unpaid dividends of surplus due policy-holders		$5,822.26
Premiums paid in advance		6,488.41
Due and accrued for salaries, fees, etc		1,658.21
Present value of unpaid installments		30,165.00
Contingent surrender values		1,272.00
All other liabilities		8,985.40
Liabilities as to policy-holders		$7,748,207.61
Paid-up capital	$440,000.00	
Surplus over capital	185,403.94	
Surplus as regards policy-holders		625,403.94
Gross liabilities		$8,373,611.55

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1899..	$465,228.12	
Premium notes, loans, or liens received during year..	192,910.66	
Total		$658,138.78
Deductions during the year, as follows: Notes, loans, or liens used in:		
Payment of losses and claims	$12,400.24	
Purchase of surrendered policies and voided by lapse	24,716.08	
Redeemed by maker in cash	63,259.93	
Total reduction		100,376.25
Balance of note assets Dec. 31, 1900		$557,762.53

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

Whole life policies	11,934	$23,435,498.00
Endowment policies	1,947	3,749,965.00
All other policies	4,379	11,995,263.00
Reversionary additions	.....	175,201.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	2,340	4,772,245.00
Endowment policies	620	982,990.00
All other policies	490	1,379,409.00

OLD POLICIES REVIVED.

Whole life policies	45	81,000.00
Endowment policies	6	20,000.00
All other policies	43	135,500.00

OLD POLICIES CHANGED AND INCREASED.

Whole life policies	25	$59,500.00
Endowment policies	11	22,000.00
All other policies	5	20,500.00
Total number and amount	21,845	$46,829,071.00
Deduct policies ceased to be in force	2,872	6,652,449.00
Total in force Dec. 31, 1900	18,973	$40,176,622.00

	Number.	*Amount.*
Whole life policies in force	12,713	$24,919,533.00
Endowment policies in force	2,246	4,103,190.00
All other policies in force	4,014	10,989,797.00
Reversionary additions in force	.....	164,102.00
Total number and amount	18,973	$40,176,622.00

TERMINATED AS FOLLOWS:

By death	286	$579,174.00
maturity	40	65,621.00
expiry	348	915,800.00
surrender	205	547,438.00
lapse	1,378	3,188,341.00
change and decrease	38	179,500.00
Not taken	577	1,176,575.00
Total	2,872	$6,652,449.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1899	91	$89,870.00
Policies issued during year	7	12,000.00
Total	98	$101,870.00
Deduct policies ceased to be in force	11	10,950.00
In force in New Hampshire Dec. 31, 1900	87	$90,920.00
Losses and claims unpaid Dec. 31, 1899	1	$5,000.00
Losses incurred during 1900	4	3,230.00
Total	5	$8,230.00
Losses and claims paid during 1900	5	$8,230.00
Premiums collected or secured without deductions		$1,925.51

WASHINGTON LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated January, 1860. Commenced business February 2, 1860.

W. A. BREWER, JR., *President.* GRAHAM H. BREWER, *Secretary.*

CASH CAPITAL, $125,000.00.

INCOME.

Received for premiums on new policies	$478,858.48
Received for renewal premiums	1,663,119.05
Dividends applied to pay running premiums	75,674.37
Dividends applied to purchase paid-up additions and annuities	126,457.00
Surrender values applied to purchase paid-up insurance and annuities	84,079.77
Received for annuities	60,628.78
Total premium income	$2,488,817.45
Cash received for interest on:	
Mortgage loans	385,500.12
Bonds owned and dividends on stock	28,053.54
Other debts due the company	71,506.06
Discount on claims paid in advance	6,921.62
Rents for use of company's property	277,836.12
Profits on securities sold	1,860.83
Total income	$3,260,495.74
Net or ledger assets Dec. 31, 1899	15,186,653.08
Total	$18,447,148.82

DISBURSEMENTS.

Cash paid for losses and additions	$941,732.84	
Cash paid for matured endowments and additions	554,138.28	
Net amount paid for losses and endowments		$1,495,871.12
Cash paid to annuitants		27,925.43
Return premiums		3,388.87
Cash dividends applied to pay running premiums		75,674.37
Cash dividends applied to purchase paid-up additions and annuities		126,457.00
Surrender values paid in cash		100,320.41
Surrender values applied to purchase paid-up insurance and annuities		84,079.77

(Total paid policy-holders, $1,913,716.97.)

Cash paid stockholders for interest or dividends	$8,750.00
Commissions to agents	367,886.64
Salaries and traveling expenses of agents	141,551.81
Medical examiners' fees	67,389.84
Salaries of officers and office employees	115,723.13
Taxes and fees	80,958.20
Rent	76,965.90
Commuting commissions	54,310.52
Advertising, printing, and postage	32,202.38
Real estate expenses	50,888.66
All other items	24,703.36
Total disbursements during the year	$2,935,047.41
Balance Dec. 31, 1900	$15,512,101.41

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$5,471,170.72
Loans on mortgages of real estate (first liens)	7,688,200.00
Loans on company's policies as collateral	1,142,154.60
Cost value of stocks and bonds	683,013.08
Cash in company's office	51,954.99
Cash deposited in banks	441,667.00
Agents' ledger balances	25,055.00
Office furniture	8,886.02
Total net or ledger assets, as per balance	$15,512,101.41

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	$88,960.44
Stocks and bonds	3,195.84
Collateral loans	23,878.39
Other assets	8,298.67
Rents due and accrued	11,124.50
Market value of real estate over cost	241,079.28

	New Business.	*Renewals.*
Premiums due and unreported on policies in force	$91,959.63	$66,056.03
Deferred premiums on policies in force	49,409.62	176,763.73
Total	$141,369.25	$242,819.76
Deduct cost of collection	77,187.61	14,569.19
	$64,181.64	$228,250.57

Net amount of uncollected and deferred premiums		$292,432.21
Total assets as per books of the company		$16,181,070.74

ITEMS NOT ADMITTED.

Agents' balances	$25,055.00	
Furniture and fixtures	8,886.02	
Depreciation in value of assets	2,696.25	
Total items not admitted		$36,637.27
Total admitted assets		$16,144,433.47

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest		$15,255,021.00
Matured endowments due and unpaid	$27,397.85	
Death losses in process of adjustment	45,355.80	
Death losses reported, no proofs received	54,053.90	
Total policy claims		126,807.55
Premiums paid in advance		7,720.48
Liabilities as to policy-holders		$15,389,549.03
Paid-up capital	$125,000.00	
Surplus over capital	629,884.44	
Surplus as regards policy-holders		754,884.44
Gross liabilities		$16,144,433.47

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

Whole life policies	19,263	$39,255,335.00
Endowment policies	9,206	17,346,534.00
All other policies	65	.....
Reversionary additions	.....	796,703.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	4,833	12,640,765.00
Endowment policies	1,786	3,458,106.00
All other policies	8	.....

OLD POLICIES REVIVED.

Whole life policies	323	834,680.00
Endowment policies	156	362,659.00
Reversionary additions	.....	7,028.00

ADDITIONS BY DIVIDENDS.

Reversionary additions	.....	$163,701.00
Total number and amount	35,640	$74,865,511.00
Deduct policies ceased to be in force	5,461	13,781,822.00
Total in force Dec. 31, 1900	30,179	$61,083,689.00

	Number.	*Amount.*
Whole life policies in force	20,679	$42,584,701.00
Endowment policies in force	9,430	17,720,989.00
All other policies in force	70	.....
Reversionary additions in force	.....	777,999.00
Total number and amount	30,179	$61,083,689.00

TERMINATED AS FOLLOWS:

By death	409	$958,772.00
maturity	244	508,385.00
discount	50	110,637.00
surrender	463	977,165.00
lapse	3,057	7,677,452.00
Not taken	1,238	3,549,411.00
Total	5,461	$13,781,822.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1899	69	$91,085.00
Policies issued during year	51	68,797.00
Total	120	$159,882.00
Deduct policies ceased to be in force	21	35,761.00
In force in New Hampshire Dec. 31, 1900	99	$124,121.00
Losses and claims incurred and paid during 1900	1	$5,188.30
Premiums collected or secured without deductions		$3,639.46

ASSESSMENT
CASUALTY COMPANIES.

ABSTRACTS OF STATEMENTS DECEMBER 31, 1900.

LOYAL PROTECTIVE ASSOCIATION.

BOSTON, MASS.

Incorporated June 12, 1895. Commenced business September 1, 1895.

WINFIELD S. NEVINS, *President.* WILLIAM E. BOWEN, *Secretary.*

INCOME DURING 1900.

Membership fees	$8,286.00
Annual dues	28,032.00
Assessments, disability, $50,336.75; mortuary, $7,007.75..	57,344.50
Interest	316.19
All other sources	882.14
Total income	$94,860.83
Balance on hand Dec. 31, 1899	19,385.32
Total	$114,246.15

DISBURSEMENTS DURING 1900.

Losses and claims	$55,797.50	
Advanced payments returned	553.89	
Salaries and commissions to organizers	8,286.00	
Commissions for collecting assessments	3,760.99	
Salaries and other compensation of officers	6,000.00	
Salaries and other compensation of office employees	5,751.25	
Taxes and fees	475.26	
Rent, $1,346.04; legal expenses, $201.15	1,547.19	
Advertising and printing	1,379.18	
All other items	7,091.13	
(Total expense of management, $34,291.00.)		
Total disbursements		$90,642.39
Balance on hand Dec. 31, 1900		$23,603.76

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in office	$105.75
Cash in banks	23,498.01
Total	$23,603.76

NON-LEDGER ASSETS.

Furniture, fixtures, etc	$1,300.00	
Supplies, printed matter, etc	250.00	
Total non-ledger assets		$1,550.00
Gross assets		$25,153.76

ITEMS NOT ADMITTED.

Furniture, fixtures, safes, supplies, etc	$1,550.00
Total admitted assets	$23,603.76

LIABILITIES.

Advance assessments	$58.00
Balance	$23,545.76

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

Certificates or policies in force Jan. 1	7,142	$1,428,400.00
Certificates or policies written during year	2,763	1,143,600.00
Total	9,905	$2,572,000.00
Certificates or policies ceased to be in force	2,234	578,200.00
Certificates or policies in force Dec. 31	7,671	$1,993,800.00
Losses and claims unpaid Jan. 1	171	$1,590.00
Losses and claims incurred during the year	1,231	55,077.50
Total	1,402	$56,667.50
Losses and claims paid during year	1,251	55,797.50
Losses and claims unpaid Dec. 31	151	$870.00
Certificates or policies terminated by death	38	$4,500.00
Certificates or policies terminated by lapse	2,197	569,600.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1	1,290	$258,000.00
Certificates or policies written during year	492	210,300.00
Total	1,782	$468,300.00
Certificates or policies ceased to be in force	383	97,600.00
Certificates or policies in force Dec. 31	1,399	$370,700.00

Losses and claims unpaid Jan. 1	7	$580.00
Losses and claims incurred during year	291	12,453.00
Total	298	$13,033.00
Losses and claims paid during year	263	12,823.00
Losses and claims unpaid Dec. 31	35	$210.00
Certificates or policies terminated by death	8	$1,100.00

MASONIC EQUITABLE ACCIDENT INSURANCE ASSOCIATION.

BOSTON, MASS.

Organized January 1, 1891. Commenced business January 1, 1892.

ALBERT C. SMITH, *President.* DAVID T. MONTAGUE, *Secretary.*

INCOME DURING 1900.

Membership fees	$7,299.00
Assessments, expense, $24,913.67; death and disability, $55,360.34	80,274.01
Interest	646.00
All other sources	901.66
Total income	$89,120.67
Balance on hand Dec. 31, 1899	33,260.19
Total	$122,380.86

DISBURSEMENTS DURING 1900.

Losses and claims	$52,961.98
Advanced payments returned	259.98
Salaries and commissions to agents	9,403.80
Commissions for collecting assessments	4,632.76
Salaries and other compensation of officers	7,825.00
Salaries and other compensation of office employees	2,890.68
Medical examiners' fees	1,000.00
Taxes and fees	835.95
Rent, $963.41; legal expenses, $35.00	998.41

Advertising and printing	$2,749.94	
All other items	5,760.30	
(Total expense of management, $36,096.84.)		
Total disbursements		$89,318.80
Balance on hand Dec. 31, 1900		$33,062.06

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of bonds and stocks owned	$12,858.28
Cash in office	2,261.62
Cash in banks	17,942.16
Total	$33,062.06

NON-LEDGER ASSETS.

Market value of bonds and stocks over cost value	$619.72	
Dividends in hands of state treasurer	323.90	
Total non-ledger assets		$943.62
Gross assets		$34,005.68

LIABILITIES.

Salaries, rents, expenses, etc., due or accrued	$250.00	
Advance assessments	1,181.00	
Total		1,431.00
Balance		$32,574.68

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

Certificates or policies in force Jan. 1	7,045	$25,730,050.00
Certificates or policies written during year	1,923	3,505,950.00
Total	8,968	$29,236,000.00
Certificates or policies ceased to be in force	2,829	7,622,800.00
Certificates or policies in force Dec. 31	6,139	$21,613,200.00
Losses and claims unpaid Jan. 1	23	$17,937.50
Losses and claims incurred during the year	677	61,911.48
Total	700	$79,848.98

Losses and claims paid during year.....	670	$52,961.98
Losses and claims unpaid Dec. 31.....	30	$26,887.00
Certificates or policies terminated by death....	11	$41,921.00
Certificates or policies terminated by lapse.....	2,818	7,580,889.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	268	$1,067,825.00
Certificates or policies written during year.....	19	54,150.00
Total	287	$1,121,975.00
Certificates or policies ceased to be in force....	108	384,550.00
Certificates or policies in force Dec. 31.....	179	$737,425.00
Losses and claims unpaid Jan. 1.....	2	$180.00
Losses and claims incurred during year.....	17	798.34
Total	19	$978.34
Losses and claims paid during year.....	19	978.34
Certificates or policies terminated by lapse.....	108	$384,550.00

MASONIC PROTECTIVE ASSOCIATION.

WORCESTER, MASS.

Incorporated June 10, 1895. Commenced business June 29, 1895.

FRANCIS A. HARRINGTON, *President.* ALBERT L. PRATT, *Secretary.*

INCOME DURING 1900.

Membership fees	$10,405.00
Annual dues.....	30,079.50
Assessments, expense, $22,321.00; mortuary, $5,013.25...	27,334.25
Interest	709.00
All other sources.....	30.00
Total income.....	$68,557.75
Balance on hand Dec. 31, 1899.....	25,045.67
Total	$93,603.42

DISBURSEMENTS DURING 1900.

Losses and claims	$25,599.65	
Membership fees retained by subordinate branches	1,145.00	
Salaries and commissions to organizers	9,260.00	
Salaries and other compensation of officers	9,600.00	
Salaries and other compensation of office employees	6,568.63	
Medical examiners' fees	15.50	
Taxes and fees	315.15	
Rent, $480.00; legal expenses, $5.00	485.00	
Advertising and printing	2,401.32	
All other items	2,506.29	
(Total expense of management, $34,337.01.)		
Total disbursements		$59,936.66
Balance on hand Dec. 31, 1900		$33,666.76

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of bonds and stocks owned	$675.00
Cash in banks	32,991.76
Total	$33,666.76

LIABILITIES.

(None.)

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Jan. 1	6,331	$633,100.00
Certificates or policies written during year	2,081	208,100.00
Total	8,412	$841,200.00
Certificates or policies ceased to be in force	2,005	200,500.00
Certificates or policies in force Dec. 31	6,407	$640,700.00
Losses and claims unpaid Jan. 1	2	$175.00
Losses and claims incurred during the year	567	26,039.65
Total	569	$26,214.65

Losses and claims paid during the year.....	562	$25,599.65
Losses and claims unpaid Dec. 31.....	7	$615.00
Certificates or policies terminated by death....	34	$3,400.00
Certificates or policies terminated by lapse.....	1,971	197,100.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	767	$76,700.00
Certificates or policies written during year.....	60	6,000.00
Total	827	$82,700.00
Certificates or policies ceased to be in force.....	160	16,000.00
Certificates or policies in force Dec. 31.....	667	$66,700.00
Losses and claims incurred and paid during year	80	$3,274.35
Certificates or policies terminated by death.....	5	$500.00
Certificates or policies terminated by lapse.....	155	15,500.00

MASSACHUSETTS MUTUAL ACCIDENT ASSOCIATION.

BOSTON, MASS.

Incorporated December 8, 1883. Commenced business December 8, 1883.

GEORGE L. STEVENS, *President.* G. LEONARD MCNEILL, *Secretary.*

INCOME DURING 1900.

Membership fees	$12,558.50
Assessments, expense, $41,601.48; death and disability, $43,409.52; expense, $1,843.85.....	86,854.85
Interest	804.89
All other sources.....	608.62
Total income.....	$100,826.86
Balance on hand Dec. 31, 1899.....	32,613.21
Total	$133,440.07

DISBURSEMENTS DURING 1900.

Losses and claims	$39,310.62	
Payments to members	1,372.00	
Salaries and commissions to agents	13,691.10	
Commissions for collecting assessments	13,409.17	
Salaries and other compensation of officers	7,600.02	
Salaries and other compensation of office employees	7,307.77	
Medical examiners' fees	1,888.20	
Taxes and fees	915.60	
Rent, $1,450.00; legal expenses, $882.50	2,332.50	
Advertising and printing	6,325.74	
All other items	8,179.49	
(Total expense of management, $61,649.59.)		
Total disbursements		$102,332.21
Balance on hand Dec. 31, 1900		$31,107.86

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of bonds and stocks owned	$21,038.08
Cash in office and banks	4,416.02
Balances due from agents	2,377.34
Bills receivable	2,500.00
Other items	98.68
Total	$31,430.12
Less agents' credit balances	322.26
Ledger assets, as per balance	$31,107.86

NON-LEDGER ASSETS.

Interest due and accrued	$151.00	
Market value of bonds and stocks over cost	622.58	
Furniture, fixtures, etc	2,981.94	
Supplies, printed matter, etc	895.00	
Total non-ledger assets		$4,650.52
Gross assets		$35,758.38

ITEMS NOT ADMITTED.

Furniture, fixtures, safes, supplies, etc	$3,876.94	
Balances due from agents not secured by bonds	1,339.34	
Bills receivable, not secured	500.00	
Total		$5,716.28
Total admitted assets		$30,042.10

LIABILITIES.

Salaries, rents, expenses, etc., due or accrued	$503.00	
All other (not including unmatured claims)	3,000.00	
Total		$3,503.00
Balance		$26,539.10

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

Certificates or policies in force Jan. 1	6,443	$19,362,675.00
Certificates or policies written during year	3,327	5,055,400.00
Total	9,770	$24,418,075.00
Certificates or policies ceased to be in force	3,266	6,057,750.00
Certificates or policies in force Dec. 31	6,504	$18,360,325.00
Losses and claims unpaid Jan. 1	74	$9,123.21
Losses and claims incurred during the year	968	33,018.41
Total	1,042	$42,141.62
Losses and claims paid during year	964	36,460.62
Claims unpaid Dec. 31 (reported not adjusted)	78	$5,681.00
Certificates or policies terminated by death	4	$3,750.00
Certificates or policies terminated by lapse	3,262	6,050,350.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1	185	$366,750.00
Certificates or policies written during year	69	90,200.00
Total	254	$456,950.00
Certificates or policies ceased to be in force	120	151,600.00
Certificates or policies in force Dec. 31	134	$305,350.00
Losses and claims unpaid Jan. 1	4	.....
Losses and claims incurred during year	22	$1,004.47
Total	26	$1,004.47
Losses and claims paid during year	25	1,004.47
Losses and claims unpaid Dec. 31	1	.....
Certificates or policies terminated by lapse	120	$151,600.00

RIDGELY PROTECTIVE ASSOCIATION.

WORCESTER, MASS.

Incorporated May 10, 1894. Commenced business May 14, 1894.

FRANCIS A. HARRINGTON, *President.* ALBERT L. PRATT, *Secretary.*

INCOME DURING 1900.

Membership fees	$19,925.00
Annual dues	70,480.50
Assessments, disability, $64,131.75; mortuary, $8,862.25	72,994.00
Interest	1,138.55
Total income	$164,538.05
Balance on hand Dec. 31, 1899	33,872.82
Total	$198,410.87

DISBURSEMENTS DURING 1900.

Losses and claims	$64,281.84	
Membership fees retained by subordinate bodies	2,190.00	
Salaries and commissions to agents	17,735.00	
Commissions for collecting assessments	6,558.21	
Salaries and other compensation of officers	17,369.00	
Salaries and other compensation of office employees	17,449.78	
Medical examiners' fees	4,189.00	
Taxes and fees	267.39	
Rent, $600.00; legal expenses, $4,658.85	5,258.85	
Advertising and printing	5,714.36	
All other items	3,160.80	
(Total expense of management, $79,892.39.)		
Total disbursements		$144,174.23
Balance on hand Dec. 31, 1900		$54,236.64

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in banks	$54,236.64

LIABILITIES.

(None.)

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Jan. 1.....	16,258	$1,672,500.00
Certificates or policies written during year.....	3,985	398,500.00
Total	20,243	$2,071,000.00
Certificates or policies ceased to be in force....	5,724	573,200.00
Certificates or policies in force Dec. 31.....	14,519	$1,497,800.00
Losses and claims unpaid Jan. 1.....	1	$180.00
Losses and claims incurred during the year....	1,816	64,406.84
Total	1,817	$64,586.84
Losses and claims paid during year.....	1,811	64,281.84
Losses and claims unpaid Dec. 31.....	6	$305.00
Certificates or policies terminated by death.....	64	$7,200.00
Certificates or policies terminated by lapse.....	5,660	566,000.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	1,279	$127,900.00
Certificates or policies written during year.....	94	9,400.00
Total	1,373	$137,300.00
Certificates or policies ceased to be in force....	301	30,100.00
Certificates or policies in force Dec. 31.....	1,072	$107,200.00
Losses and claims incurred and paid during year	5	$500.00
Certificates or policies terminated by death.....	5	$500.00
Certificates or policies terminated by lapse.....	296	29.600.00

SAFETY FUND INSURANCE SOCIETY.

SYRACUSE, N. Y.

Incorporated May 20, 1885. Commenced business March, 1889.

JAMES W. MERRITT, *President.* GEORGE H. FULMER, *Secretary.*

INCOME DURING 1900.

Membership fees	$2.50
Assessments, expense, $79,907.73; death and disability, $27,232.81; emergency, $2,912.21; reserve, $4,152.38	114,205.13
Interest, $6,550.42; rents, $30.00	6,580.42
All other sources	16.25
Total income	$120,804.30
Balance on hand Dec. 31, 1899	152,642.99
Total	$273,447.29

DISBURSEMENTS DURING 1900.

Losses and claims	$26,428.60	
Advance payments returned	364.79	
Salaries and commissions to agents	46,900.29	
Commissions for collecting assessments	337.54	
Salaries and other compensation of officers	10,016.67	
Salaries and other compensation of office employees	1,748.35	
Medical examiners' fees	925.64	
Taxes and fees	894.62	
Rent, $1,042.16; legal expenses, $1,143.92	2,186.08	
Advertising and printing	2,080.06	
All other items	5,930.99	
(Total expense of management, $71,020.24.)		
Total disbursements		$97,813.63
Balance on hand Dec. 31, 1899		$175,633.66

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate	$5,752.96
Loans on mortgages	74,082.52

Cash in office	$2,318.22
Cash in banks	93,479.96
Total	$175,633.66

NON-LEDGER ASSETS.

Interest accrued	$4,446.59	
Rents due	60.00	
Market value of real estate over cost	2,847.04	
Furniture, fixtures, and supplies	2,128.60	
Assessments due and unpaid	34,650.00	
Total non-ledger assets		$44,132.23
Gross assets		$219,765.89

ITEMS NOT ADMITTED.

Furniture, fixtures, safes, supplies, etc.	$2,128.60	
Cost of ledger assets above present market value	2,847.04	
Unpaid assessments in excess of claims	19,805.00	
Total		$24,780.64
Total admitted assets		$194,985.25

LIABILITIES.

Salaries, rents, expenses, etc., due or accrued	$2,210.12	
Advanced assessments	367.99	
Total		$2,578.11
Balance		$192,407.14

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Jan. 1	3,245	$1,622,110.00
Certificates or policies written during year	25,985	36,460,773.00
Total	29,230	$38,082,883.00
Certificates or policies ceased to be in force	3,286	2,849,614.00
Certificates or policies in force Dec. 31	25,944	$35,233,269.00

Losses and claims incurred during the year.....	367	$40,704.28
Losses and claims paid during year.....	353	25,532.59
Losses and claims unpaid Dec. 31.....	14	$15,171.69
Certificates or policies terminated by death.....	32	$26,250.00
Certificates or policies terminated by lapse.....	3,254	2,823,364.00

BUSINESS IN NEW HAMPSHIRE.

(None.)

UNITED STATES BENEVOLENT SOCIETY.

SAGINAW, MICH.

Incorporated March 27, 1891. Commenced business April 1, 1891.

WILLIAM F. PEARSON, *President.* J. BERT PITCHER, *Secretary.*

INCOME DURING 1900.

Membership fees	$75,300.00
Assessments, expense, $101,023.73; disability, $235,722.03	336,745.76
Interest	692.80
Total income.....	$412,738.56
Balance on hand Dec. 31, 1899.....	27,387.79
Total	$440,126.35

DISBURSEMENTS DURING 1900.

Losses and claims.....	$219,671.22	
Salaries and commissions to agents.....	97,449.04	
Commissions for collecting assessments.....	23,276.04	
Salaries of officers.....	37,200.00	
Salaries and other compensation of office employees	6,915.85	
Taxes and fees.....	1,526.67	
Rent, $1,739.21; legal expenses, $1,048.28....	2,787.49	
Advertising and printing.....	3,149.66	
All other items.....	18,047.44	
(Total expense of management, $190,352.19.)		
Total disbursements.....		$410,023.41
Balance on hand Dec. 31, 1900.....		$30,102.94

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate	$2,369.82
Loans on mortgages	10,521.00
Book value of bonds and stocks owned	2,205.00
Cash in banks	15,008.12
Total	$30,102.94

NON-LEDGER ASSETS.

Interest due and accrued	$155.26	
Rents accrued	12.00	
Assessments due and unpaid	29,260.00	
Total non-ledger assets		$29,427.26
Gross assets		$59,530.20

ITEMS NOT ADMITTED.

Unpaid assessments in excess of claims	$15,144.76
Total admitted assets	$44,385.44

LIABILITIES.

Death claims due and unpaid	$1,200.00	
Disability claims due and unpaid	12,082.50	
Advance assessments	2,596.45	
Total		$15,878.95
Balance		$28,506.49

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Jan. 1	30,239	$8,161,100.00
Certificates or policies written during year	29,856	8,474,500.00
Total	60,095	$16,635,600.00
Certificates or policies ceased to be in force	27,295	7,524,900.00
Certificates or policies in force Dec. 31	32,800	$9,110,700.00

Losses and claims unpaid Jan. 1.....	3	$400.00
Losses and claims incurred during the year....	11,081	220,607.48
Total	11,084	$221,007.48
Losses and claims paid during year.....	11,079	219,764.98
Losses and claims unpaid Dec. 31.....	5	$1,242.50
Certificates or policies terminated by death....	90	$12,774.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	361	$117,300.00
Certificates or policies written during year.....	807	238,000.00
Total	1,168	$355,300.00
Certificates or policies ceased to be in force....	525	172,900.00
Certificates or policies in force Dec. 31.....	643	$182,400.00
Losses and claims incurred and paid during year	271	$3,851.02
Certificates or policies terminated by death.....	2	$200.00

FRATERNAL BENEFICIARY ASSOCIATIONS.

ABSTRACTS OF STATEMENTS SHOWING THEIR STANDING AND CONDITION DECEMBER 31, 1900.

AMERICAN BENEFIT SOCIETY.

BOSTON, MASS.

Incorporated January 9, 1893. Commenced business January 7, 1893.

WILLIAM H. CARBERRY, *President.* NORMAN P. CORMACK, *Secretary.*

INCOME, 1900.

Membership fees	$466.00
Per capita tax	5,659.70
Assessments, mortuary	38,874.75
All other sources	694.09
Total income	$45,694.54
Balance on hand Dec. 31, 1899	19,926.37
Total net resources	$65,620.91

DISBURSEMENTS, 1900.

Death claims	$49,000.00	
Salaries of officers and employees	4,165.03	
All other	2,781.13	
(Total expense of management, $6,946.16.)		
Total disbursements		$55,946.16
Balance on hand Dec. 31, 1900		$9,674.75

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in office	$14.79
Cash in bank	9,659.96
Total	$9,674.75

LIABILITIES.

Salaries, rents, expenses, etc., due or accrued	$54.85	
Advance assessments	70.40	
All other	560.00	
Total		$685.25
Balance		$8,989.50

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Jan. 1.....	5,512	$5,814,500.00
Certificates or policies written during year.....	611	570,750.00
Total	6,123	$6,385,250.00
Certificates or policies ceased to be in force....	1,579	1,591,500.00
Certificates or policies in force Dec. 31.....	4,544	$4,793,750.00
Losses and claims unpaid Jan. 1.....	5	$3,500.00
Losses and claims incurred during the year....	43	45,750.00
Total	48	$49,250.00
Losses and claims paid during year.....	48	49,250.00

BUSINESS IN NEW HAMPSHIRE.

	Number.	*Amount.*
Certificates or policies in force Jan. 1.....	590	$657,000.00
Certificates or policies written during year.....	11	12,000.00
Total	601	$669,000.00
Certificates or policies ceased to be in force....	193	215,000.00
Certificates or policies in force Dec. 31.....	408	$454,000.00
Losses and claims incurred and paid during year	2	$2,000.00
Gross amount paid by New Hampshire members without deductions		$3,804.65

AMERICAN ORDER OF FRATERNAL HELPERS.

BOSTON, MASS.

Incorporated July 13, 1892. Commenced business August 1, 1892.

SAMUEL P. TENNEY, *President.* JOSHUA C. SIMMONS, *Secretary.*

INCOME, 1900.

Membership fees	$408.00
Per capita tax.....	2,316.00

Assessments, mortuary	$26,476.50
Medical examiners' fees paid by applicant	108.50
All other sources	289.75
Total income	$29,598.75
Balance on hand Dec. 31, 1899	752.09
Total net resources	$30,350.84

DISBURSEMENTS, 1900.

Death claims	$23,827.89	
Membership fees retained by lodges	408.00	
Salaries of officers and employees	1,353.90	
Medical examiners' fees	105.50	
All other	1,481.80	
(Total expense of management, $3,349.20.)		
Total disbursements		$27,177.09
Balance on hand Dec. 31, 1900		$3,173.75

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in office	$3.00
Cash in bank	3,170.75
Total	$3,173.75

NON-LEDGER ASSETS.

Assessments held by subordinate bodies	$1,473.50
Gross assets	$4,647.25

LIABILITIES.

Death claims due and unpaid	$3,562.50
Balance	$1,084.75

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Jan. 1	2,556	$3,909,000.00
Certificates or policies written during year	204	211,000.00
Total	2,760	$4,120,000.00

Certificates or policies ceased to be in force....	689	$1,249,000.00
Certificates or policies in force Dec. 31.....	2,071	$2,871,000.00
Losses and claims unpaid Jan. 1.....	10	$13,500.00
Losses and claims incurred during the year.....	25	28,500.00
Total	35	$42,000.00
Losses and claims paid during year.....	31	23,827.89
Losses and claims unpaid Dec. 31.....	4	$7,000.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	253	$253,000.00
Certificates or policies written during year.....	43	42,000.00
Total	296	$295,000.00
Certificates or policies ceased to be in force.....	90	36,000.00
Certificates or policies in force Dec. 31.....	206	$259,000.00
Gross amount paid by New Hampshire members without deductions		$2,334.00

ASSOCIATION CANADO-AMERICAINE.

MANCHESTER, N. H.

Incorporated May 14, 1897. Commenced business May 1, 1897.

T. G. BIRON, *President.* M. E. LUSSIER, *Secretary.*

INCOME, 1900.

Membership fees	$132.50
Per capita tax.....	1,186.50
Assessments, mortuary, $9,179.20; disability, $4,810.95..	13,990.15
All other sources.....	1,642.36
Total income.....	$16,951.51
Balance on hand Dec. 31, 1899.....	1,775.37
Total net resources.....	$18,726.88

DISBURSEMENTS, 1900.

Death claims	$9,374.00	
Disability claims	2,842.50	
Salaries of officers and employees	1,787.00	
Medical examiners' fees	18.75	
All other	1,031.56	
(Total expense of management, $2,837.31.)		
Total disbursements		$15,053.81
Balance on hand Dec. 31, 1900		$3,673.07

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in office	$110.97
Cash in bank	3,562.10
Total	$3,673.07

LIABILITIES.

(None.)

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.*

	Number.	*Amount.*
Certificates or policies in force Jan. 1	831	$831.00
Certificates or policies written during year	924	.....
Total	1,755	.....
Certificates or policies ceased to be in force	132	.....
Certificates or policies in force Dec. 31	1,623	.....
Losses and claims incurred and paid during year	11	$9,374.00
Gross amount paid by New Hampshire members without deductions		$9,179.20

*No business transacted outside the state.

CATHOLIC BENEVOLENT LEGION.

BROOKLYN, N. Y.

Incorporated September 5, 1881. Commenced business October 12, 1881.

JOHN C. MCGUIRE, *President.* JOHN D. CARROLL, *Secretary.*

INCOME, 1900.

Per capita tax	$22,176.95
Assessments, mortuary, $1,198,368.37; reserve, $97,475.17	1,295,843.54
All other sources	16,128.36
Total income	$1,334,148.85
Balance on hand Dec. 31, 1899	84,122.91
Total net resources	$1,418,271.76

DISBURSEMENTS, 1900.

Death claims	$1,174,165.28	
Disability claims	26,000.00	
Salaries of officers and employees	14,891.69	
All other	19,040.94	
(Total expense of management, $33,932.63.)		
Total disbursements		$1,234,097.91
Balance on hand Dec. 31, 1900		$184,173.85

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in office	$500.00
Cash in bank	184,173.85
Total	$184,673.85

NON-LEDGER ASSETS.

Assessments held by subordinate bodies	$212,000.00
Gross assets	$396,000.00

LIABILITIES.

Losses due and unpaid	$289,000.00	
Losses in process of adjustment	100,000.00	
All other (not including unmatured claims)	6,000.00	
Total		$395,000.00
Balance		$1,000.00

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Jan. 1.....	45,952	$71,855,500.00
Certificates or policies written during year....	1,365	1,009,000.00
Total	47,317	$72,864,500.00
Certificates or policies ceased to be in force....	5,333	7,256,500.00
Certificates or policies in force Dec. 31.....	41,984	$65,608,000.00
Losses and claims unpaid Jan. 1.....	167	$282,170.33
Losses and claims incurred during the year....	735	1,272,500.00
Total	902	$1,554,670.33
Losses and claims paid during year.....	689	1,174,165.28
Losses and claims unpaid Dec. 31.....	213	$375,000.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	10	$14,000.00
Certificates or policies ceased to be in force....	1	1,000.00
Certificates or policies in force Dec. 31.....	9	$13,000.00
Gross amount paid by New Hampshire members without deductions		$335.94

CATHOLIC ORDER OF FORESTERS.

CHICAGO, ILL.

Incorporated May 24, 1883. Commenced business May 24, 1883.

THOMAS H. CANNON, *President.* THEO. B. THIELE, *Secretary.*

INCOME, 1900.

Per capita tax.....	$41,563.00
Assessments, mortuary.....	752,708.66
All other sources.....	35,136.37
Total income.....	$829,408.03
Balance on hand Dec. 31, 1899.....	190,036.82
Total net resources.....	$1,019,444.85

DISBURSEMENTS, 1900.

Death claims	$655,000.00	
Salaries of officers and employees	28,719.72	
All other	41,542.38	
(Total expense of management, $70,262.10.)		
Total disbursements		$725,262.10
Balance on hand Dec. 31, 1900		$294,182.75

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in bank	$225,885.08
All other	70,287.81
Total	$296,172.89
Less sub-courts' credit balances	1,990.14
Ledger assets	$294,182.75

ITEMS NOT ADMITTED.

Furniture, fixtures, safes, supplies, etc	$3,514.50	
Due from failure of bank, etc	35,717.88	
Total		$39,232.38
Total admitted assets		$254,950.37

LIABILITIES.

Losses due and unpaid	$85,000.00
Balance	$169,950.37

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Jan. 1	79,895	$84,609,900.00
Certificates or policies written during year	8,833	9,373,000.00
Total	88,728	$93,982,900.00
Certificates or policies ceased to be in force	1,197	1,289,000.00
Certificates or policies in force Dec. 31	87,531	$92,693,900.00

Losses and claims unpaid Jan. 1	76	$82,700.00
Losses and claims incurred during the year	611	657,300.00
Total	687	$740,000.00
Losses and claims paid during year	608	655,000.00
Losses and claims unpaid Dec. 31	79	$85,000.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1	2,298	$3,028,000.00
Certificates or policies written during year	155	167,000.00
Total	2,453	$3,195,000.00
Certificates or policies ceased to be in force	58	69,000.00
Certificates or policies in force Dec. 31	2,395	$3,126,000.00
Losses and claims unpaid Jan. 1	2	$2,000.00
Losses and claims incurred during year	13	17,000.00
Total	15	$19,000.00
Losses and claims paid during year	14	18,000.00
Gross amount paid by New Hampshire members without deductions		$17,685.30

CHRISTIAN BURDEN BEARERS' ASSOCIATION.

MANCHESTER, N. H.

Incorporated September, 1898. Commenced business June, 1885.

FRANK BURR, *President.* L. N. OLMSTED, *Secretary.*

INCOME, 1900.

Membership fees	$86.00
Assessments, mortuary, $23,301.72; special, $82.50; donations, $12.35	23,396.57
All other sources	1,203.84
Total income	$24,686.41
Balance on hand Dec. 31, 1899	34,883.45
Total net resources	$59,569.86

DISBURSEMENTS, 1900.

Death claims	$27,000.00	
Advance payments returned to applicants	13.25	
Salaries of officers and employees	1,457.69	
All other	1,086.42	
(Total expense of management, $2,146.81.)		
Total disbursements		$29,557.36
Balance on hand Dec. 31, 1900		$30,012.50

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Loans secured by pledge of bonds, stocks, etc	$15,000.00
Book value of bonds and stocks owned	12,000.00
Cash in office and banks	3,012.50
Total	$30,012.50

NON-LEDGER ASSETS.

Interest due and accrued	$350.00	
Market value of bonds and stocks over book value	660.00	
Total non-ledger assets		$1,010.00
Gross assets		$31,022.50

ITEMS NOT ADMITTED.

Furniture, fixtures, safes, supplies, etc	$200.00	
Depreciation in assets	397.30	
Total		$597.30
Total admitted assets		$30,425.20

LIABILITIES.

(None.)

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Jan. 1	1,867	$1,816,500.00
Certificates or policies written during year	86	80,000.00
Total	1,953	$1,896,500.00

Certificates or policies ceased to be in force.....	56	$54,500.00
Certificates or policies in force Dec. 31.....	1,897	$1,842,000.00
Losses and claims incurred during the year....	28	$27,000.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	318	$311,000.00
Certificates or policies written during year.....	18	14,000.00
Total	336	$325,000.00
Certificates or policies ceased to be in force.....	13	12,000.00
Certificates or policies in force Dec. 31.....	323	$313,000.00
Losses and claims incurred during year.....	10	$9,500.00
Gross amount paid by New Hampshire members without deductions		$4,171.30

UNITED ORDER OF THE GOLDEN CROSS.

KNOXVILLE, TENN.

Incorporated July 4, 1876. Commenced business March 19, 1875.

FESSENDEN I. DAY, *President.* W. R. COOPER, *Secretary.*

INCOME, 1900.

Membership fees, etc.....	$2,168.00
Per capita tax.....	661.40
Assessments, mortuary, $599,048.75; expense, $29,402.32..	628,451.07
All other sources.....	13,546.76
Total income.....	$644,827.23
Balance on hand Dec. 31, 1899.....	76,362.48
Total net resources.....	$721,189.71

DISBURSEMENTS, 1900.

Death claims.....	$573,564.43
Advance payments returned to applicants..	100.00
Salaries of officers and employees.....	27,851.90

Medical examiners' fees	$1,345.50	
All other	17,435.95	
(Total expense of management, $46,633.35.)		
Total disbursements		$620,297.78
Balance on hand Dec. 31, 1900		$100,891.93

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in bank	$169,666.50
Less drafts not presented for payment	68,774.57
Total net ledger assets	$100,891.93

NON-LEDGER ASSETS.

Interest due	$948.57	
Assessments held by subordinate bodies	49,416.90	
Grand Commandery accounts	84.37	
Total non-ledger assets		$50,449.84
Gross assets		$151,341.77

LIABILITIES.

Losses due and unpaid	$4,000.00	
Losses in process of adjustment	78,000.00	
Salaries, rent, expenses, etc., due or accrued	2,507.20	
Total		$84,507.20
Balance		$66,834.57

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Jan. 1	32,180	$41,352,000.00
Certificates or policies written during year	1,686	1,502,000.00
Total	33,866	$42,854,000.00
Certificates or policies ceased to be in force	8,328	9,320,500.00
Certificates or policies in force Dec. 31	25,538	$33,533,500.00

Losses and claims unpaid Jan. 1	52	$77,000.00
Losses and claims incurred during the year	384	582,500.00
Total	436	$659,500.00
Losses and claims paid during year	387	573,564.43
Losses and claims unpaid Dec. 31	49	$82,000.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1	2,969	$3,789,500.00
Certificates or policies written during year	56	52,000.00
Total	3,025	$3,841,500.00
Certificates or poilcies ceased to be in force	451	535,000.00
Certificates or policies in force Dec. 31	2,574	$3,306,500.00
Losses and claims unpaid Jan. 1	1	$2,000.00
Losses and claims incurred during year	31	47,000.00
Total	32	$49,000.00
Losses and claims paid during year	31	47,000.00
Losses and claims unpaid Dec. 31	1	$2,000.00
Gross amount paid by New Hampshire members without deductions		$59,889.73

ROYAL SOCIETY OF GOOD FELLOWS.

BOSTON, MASS.

Incorporated February 23, 1882. Commenced business April, 1882.

J. H. MCGREGOR, *President.* ARTHUR J. BATES, *Secretary.*

INCOME, 1900.

Per capita tax, etc	$20,550.03
Assessments, mortuary	353,289.63
All other sources	1,074.55
Total income	$374,914.21
Balance on hand Dec. 31, 1899	5,227.74
Total net resources	$380.141.95

DISBURSEMENTS, 1900.

Death claims	$355,730.66	
Salaries of officers and employees	12,011.25	
All other	10,425.98	
(Total expense of management, $22,437.23.)		
Total disbursements		$378,167.89
Balance on hand Dec. 31, 1900		$1,974.06

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in bank	$1,974.06

NON-LEDGER ASSETS.

Assessments held by subordinate bodies	$37,000.00
Gross assets	$38,974.06

LIABILITIES.

Losses due and unpaid	$77,000.00	
Losses in process of adjustment	35,000.00	
Total		$112,000.00

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Jan. 1	9,478	$19,318,000.00
Certificates or policies written during year	353	358,000.00
Total	9,831	$19,676,000.00
Certificates or policies ceased to be in force	1,489	2,816,500.00
Certificates or policies in force Dec. 31	8,342	$16,859,500.00
Losses and claims unpaid Jan. 1	59	$126,500.00
Losses and claims incurred during the year	155	345,500.00
Total	214	$472,000.00
Losses and claims paid during year	166	355,730.66
Losses and claims unpaid Dec. 31	48	$112,000.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	165	$325,000.00
Certificates or policies written during year.....	2	2,000.00
Total	167	$327,000.00
Certificates or policies ceased to be in force....	26	50,500.00
Certificates or policies in force Dec. 31.....	141	$276,500.00
Losses and claims unpaid Jan. 1.....	1	$2,000.00
Losses and claims incurred during year.....	2	6,000.00
Total	3	$8,000.00
Losses and claims paid during year.....	3	8,000.00

IMPROVED ORDER HEPTASOPHS.

BALTIMORE, MD.

Incorporated August 26, 1878. Commenced business August 28, 1878.

M. G. COHEN, *President.* SAMUEL H. TATTERSALL, *Secretary.*

INCOME, 1900.

Membership fees	$57,225.55
Assessments, mortuary, $1,000,073.16; expense, $74,917.44	1,074,990.60
Medical examiners' fees paid by applicant.....	14,298.00
All other sources.....	3,593.53
Total income.....	$1,150,107.68
Balance on hand Dec. 31, 1899.....	44,079.92
Total net resources.....	$1,194,187.60

DISBURSEMENTS, 1900.

Death claims.....	$995,611.44	
Entrance fees retained by subordinate bodies	47,005.00	
Salaries of officers and employees.....	55,004.98	
Medical examiners' fees.....	14,298.00	
All other.....	30,529.96	
(Total expense of management, $99,832.94.)		
Total disbursements.....		$1,142,449.38
Balance on hand Dec. 31, 1900.....		$51,738.22

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in bank		$51,738.22

NON-LEDGER ASSETS.

Assessments held by subordinate bodies	$76,373.28	
Contingent fund	2,650.00	
Due for supplies	130.85	
Total non-ledger assets		$79,154.13
Gross assets		$130,892.35

LIABILITIES.

Losses due and unpaid	$19,000.00	
Losses in process of adjustment	43,000.00	
Total		$62,000.00
Balance		$68,892.35

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Jan. 1	52,830	$89,384,000.00
Certificates or policies written during year	9,401	13,195,000.00
Total	62,231	$102,579,000.00
Certificates or policies ceased to be in force	7,129	10,885,000.00
Certificates or policies in force Dec. 31	55,102	$91,694,000.00
Losses and claims unpaid Jan. 1	19	$40,000.00
Losses and claims incurred during the year	601	1,039,000.00
Total	620	$1,079,000.00
Losses and claims paid during year	591	1,017,000.00
Losses and claims unpaid Dec. 31	29	$62,000.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1	38	$53,000.00
Certificates or policies written during year	12	15,000.00
Total	50	$68,000.00

Certificates or policies ceased to be in force.....	7	$13,000.00
Certificates or policies in force Dec. 31.....	43	$55,000.00
Gross amount paid by New Hampshire members without deductions		$558.35

INDEPENDENT ORDER OF FORESTERS.

TORONTO, CANADA.

Incorporated July 22, 1881. Commenced business July 1, 1881.

ORONHYATEKHA, *President.* JOHN A. MCGILLIVRAY, *Secretary.*

INCOME, 1900.

Membership fees		$18,799.64
Per capita tax.....		205,029.74
Assessments, mortuary, $2,204,092.62; disability, $195,590.32		2,399,683.01
All other sources.....		267,928.22
Total income.....		$2,891,440.61
Balance on hand Dec. 31, 1899.....		3,803,555.05
Total net resources.....		$6,694,995.66

DISBURSEMENTS, 1900.

Death claims	$1,291,539.30	
Disability claims.....	253,606.34	
Advance payments returned to rejected applicants	9,414.77	
Salaries of officers and employees.....	257,614.72	
Medical examiners' fees.....	786.57	
All other.....	433,204.48	
(Total expense of management, $691,605.77.)		
Total disbursements.....		$2,246,166.18
Balance on hand Dec. 31, 1900.....		$4,448,829.48

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate	$641,209.22
Loans on mortgages	2,577,204.93
Loans secured by pledge of bonds, stocks, etc	480,834.60
Cash in bank	666,860.41
Special deposits	82,720.32
Total	$4,448,829.48

NON-LEDGER ASSETS.

Interest due and accrued	$72,305.61	
Rents due and accrued	3,890.86	
Assessments held by subordinate bodies	2,361.95	
Furniture, fixtures, and supplies	133,382.72	
All other	4,641.71	
Total non-ledger assets		$216,582.85
Gross assets		$4,665,412.33

ITEMS NOT ADMITTED.

Furniture, fixtures, safes, supplies, etc	$133,382.72	
Depreciation in assets	71,491.71	
Total		$204,874.43
Total admitted assets		$4,460,537.90

LIABILITIES.

Death claims due and unpaid	$80,218.06	
Disability claims due and unpaid	71,473.32	
Salaries, rents, expenses, etc., due or accrued	6,339.93	
Present value unpaid installments	40,661.75	
All other	25,321.36	
Total		$224,014.42
Balance		$4,236,523.48

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Jan. 1	161,459	$194,792,500.00
Certificates or policies written during year	31,847	27,682,500.00
Total	193,306	$222,475,000.00

Certificates or policies ceased to be in force....	15,662	$15,910,500.00
Certificates or policies in force Dec. 31.....	177,644	$206,564,500.00
Losses and claims unpaid Jan. 1.....	79	$72,444.74
Losses and claims incurred during the year....	1,092	1,389,634.26
Total	1,171	$1,462,079.00
Losses and claims paid during year.....	1,075	1,381,860.94
Losses and claims unpaid Dec. 31.....	96	$80,218.06

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	1,161	$1,198,500.00
Certificates or policies written during year.....	586	496,500.00
Total	1,747	$1,695,000.00
Certificates or policies ceased to be in force....	85	69,500.00
Certificates or policies in force Dec. 31.....	1,662	$1,625,500.00
Losses and claims unpaid Jan. 1.....	1	$1,000.00
Losses and claims incurred during year.....	6	4,000.00
Total	7	$5,000.00
Losses and claims paid during year.....	6	4,000.00
Gross amount paid by New Hampshire members without deductions		$15,162.25

KNIGHTS OF COLUMBUS.

NEW HAVEN, CONN.

Incorporated March 29, 1882. Commenced business February 2, 1882.

EDWARD L. HEARN, *President.* DANIEL COLWELL, *Secretary.*

INCOME, 1900.

Per capita tax.....	$50,499.10
Assessments, mortuary, $292,929.86; reserve, $21,899.10..	314,828.96
Medical examiners' fees paid by applicant.....	3,012.00
All other sources.....	19,421.26
Total income.....	$387,761.32
Balance on hand Dec. 31, 1899.....	351,160.08
Total net resources.....	$738,921.40

DISBURSEMENTS, 1900.

Death claims	$183,800.00	
Salaries of officers and employees	22,219.38	
Medical examiners' fees	2,930.50	
All other	27,546.26	
(Total expense of management, $56,696.14.)		
Total disbursements		$240,496.14
Balance on hand Dec. 31, 1900		$498,425.26

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Loans on mortgages	$110,000.00
Book value of bonds and stocks owned	42,723.88
Cash in bank	340,701.38
Deposited with insurance department, Canada	5,000.00
Total	$498,425.26

NON-LEDGER ASSETS.

Interest due	$500.00	
Assessments held by subordinate bodies	32,433.62	
Total non-ledger assets		$32,933.62
Gross assets		$531,358.88

ITEMS NOT ADMITTED.

Bills receivable not secured	$32,433.62
Total admitted assets	$498,925.26

LIABILITIES.

Losses due and unpaid	$25,333.65	
Losses in process of adjustment	1,000.00	
Total		$26,333.65
Balance		$472,591.61

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Jan. 1	26,336	$26,635,000.00
Certificates or policies written during year	5,505	5,505,000.00
Total	31,841	$32,140,000.00

Certificates or policies ceased to be in force....	1,405	$1,411,000.00
Certificates or policies in force Dec. 31.....	30,436	$30,729,000.00
Losses and claims unpaid Jan. 1.....	30	$30,133.65
Losses and claims incurred during the year.....	177	180,000.00
Total	207	$210,133.65
Losses and claims paid during year.....	181	183,800.00
Losses and claims unpaid Dec. 31.....	26	$26,333.65

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	230	$233,000.00
Certificates or policies written during year.....	58	58,000.00
Total	288	$291,000.00
Certificates or policies ceased to be in force.....	17	17,000.00
Certificates or policies in force Dec. 31.....	271	$274,000.00
Losses and claims unpaid Jan. 1.....	2	$2,000.00
Losses and claims incurred during year.....	2	2,000.00
Total	4	$4,000.00
Losses and claims paid during year.....	4	4,000.00
Gross amount paid by New Hampshire members without deductions		$2,826.45

KNIGHTS OF HONOR.

ST. LOUIS, MO.

Incorporated June 20, 1884. Commenced business June 30, 1873.

D. S. BIGGS, *President.* NOAH M. GAVIN, *Secretary.*

INCOME, 1900.

Per capita tax.....	$103,123.18
Assessments, mortuary.....	3,442,662.10
All other sources.....	8,288.28
Total income.....	$3,554,073.56
Balance on hand Dec. 31, 1899.....	62,374.66
Total net resources.....	$3,616,448.22

DISBURSEMENTS, 1900.

Death claims	$3,433,877.29	
Salaries of officers and employees	35,158.91	
Medical examiners' fees	2,500.00	
All other	54,718.29	
(Total expense of management, $92,377.20.)		
Total disbursements		$3,526,254.49
Balance on hand Dec. 31, 1900		$90,193.73

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in office	$1,257.02
Cash in bank	123,971.82
All other sources	40,257.21
Total	$165,486.05
Less outstanding warrants against order	75,292.32
Total	$90,193.73

NON-LEDGER ASSETS.

Due from grand lodges	$696.46	
Assessments held by subordinate bodies	271,000.00	
Furniture, fixtures, and supplies	10,806.00	
R. J. Breckenridge (judgment)	2,691.05	
Total non-ledger assets		$285,193.51
Gross assets		$375,387.24

ITEMS NOT ADMITTED.

Furniture, fixtures, safes, supplies, etc.	$10,806.00	
R. J. Breckenridge (judgment)	2,691.05	
Total		$13,497.05
Total admitted assets		$361,890.19

LIABILITIES.

Losses due and unpaid	$351,166.67	
Losses in process of adjustment	231,000.00	
Salaries, rents, expenses, etc., due or accrued	624.49	
Total		$582,791.16

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Jan. 1.....	66,863	$118,469,000.00
Certificates or policies written during year.....	3,125	3,295,500.00
Total	69,988	$121,764,500.00
Certificates or policies ceased to be in force....	10,056	16,628,000.00
Certificates or policies in force Dec. 31.....	59,932	$105,136,500.00
Losses and claims unpaid Jan. 1.....	260	$488,766.67
Losses and claims incurred during the year....	1,784	3,296,277.29
Total	2,044	$3,785,043.96
Losses and claims paid during year.....	1,854	3,433,877.29
Losses and claims unpaid Dec. 31.....	190	$351,166.67

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	329	$606,000.00
Certificates or policies written during year.....	.....	.....
Total	329	$606,000.00
Certificates or policies ceased to be in force....	49	92,000.00
Certificates or policies in force Dec. 31.....	280	$514,000.00
Losses and claims unpaid Jan. 1.....	1	$2,000.00
Losses and claims incurred during year.....	13	24,000.00
Total	14	$26,000.00
Losses and claims paid during year.....	13	24,000.00
Gross amount paid by New Hampshire members without deductions		$21,041.30

KNIGHTS AND LADIES OF HONOR.

INDIANAPOLIS, IND.

Incorporated April, 1878. Commenced business September, 1877.

L. B. LOCKARD, *President.* C. W. HARVEY, *Secretary.*

INCOME, 1900.

Per capita tax	$27,901.50
Assessments, mortuary, $1,265,127.72; expense, $72,440.09	1,337,567.81
All other sources	5,902.84
Total income	$1,371,372.15
Balance on hand Dec. 31, 1899	37,549.92
Total net resources	$1,408,922.07

DISBURSEMENTS, 1900.

Death claims	$1,267,674.00	
Advance payments returned	211.20	
Salaries of officers and employees	92,602.82	
Medical examiners' fees	2,500.00	
All other	29,031.74	
(Total expense of management, $123,634.56.)		
Total disbursements		$1,391,519.76
Balance on hand Dec. 31, 1900		$17,402.31

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate	$3,834.00
Cash in bank	8,307.09
Bills receivable, secured	1,450.00
All other	3,811.22
Total	$17,402.31

NON-LEDGER ASSETS.

Interest due	$10.60	
Assessments held by subordinate bodies	109,800.00	
Per capita tax due from lodges	1,100.00	
Total non-ledger assets		$110,910.60
Gross assets		$128,312.91

ITEMS NOT ADMITTED.

Furniture, fixtures, safes, supplies, etc.....	$2,006.93
Total admitted assets.....	$126,305.98

LIABILITIES.

Losses due and unpaid.....	$20,000.00	
Losses in process of adjustment.....	28,951.00	
Losses reported, no proofs received.....	62,000.00	
Salaries, rents, expenses, etc., due or accrued	178.28	
Total		$111,129.28
Balance		$15,176.70

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Jan. 1.....	51,799	$61,660,000.00
Certificates or policies written during year.....	8,955	7,764,000.00
Total	60,754	$69,424,000.00
Certificates or policies ceased to be in force....	10,969	12,212,000.00
Certificates or policies in force Dec. 31.....	49,785	$57,212,000.00
Losses and claims unpaid Jan. 1.....	165	$221,250.00
Losses and claims incurred during the year....	965	1,163,000.00
Total	1,130	$1,384,250.00
Losses and claims paid during year.....	1,042	1,273,299.00
Losses and claims unpaid Dec. 31.....	88	$110,951.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	180	$184,500.00
Certificates or policies written during year.....	5	4,500.00
Total	185	$189,000.00
Certificates or policies ceased to be in force....	26	26,500.00
Certificates or policies in force Dec. 31.....	159	$162,500.00

Losses and claims unpaid Jan. 1	1	$1,000.00
Losses and claims incurred during year	6	6,000.00
Total	7	$7,000.00
Losses and claims paid during year	6	6,000.00
Gross amount paid by New Hampshire members without deductions		$4,723.44

KNIGHTS OF THE MACCABEES OF THE WORLD.

PORT HURON, MICH.

Incorporated September, 1885. Commenced business September, 1883.

D. P. MARKEY, *President.* G. J. SIEGLE, *Secretary.*

INCOME, 1900.

Membership fees	$28,613.27
Per capita tax	5,006.42
Assessments, mortuary, $2,193,024.64; reserve, $43,611.66; expense, $306,804.91	2,543,441.21
Medical examiners' fees paid by applicant	9,067.47
All other sources	43,262.46
Total income	$2,629,390.83
Balance on hand Dec. 31, 1899	933,130.82
Total net resources	$3,562,521.65

DISBURSEMENTS, 1900.

Death claims	$1,848,838.79	
Disability claims	76,566.88	
Old age benefits	25,132.00	
Advance payments returned	928.75	
Salaries of officers and employees	118,361.12	
Medical examiners' fees	1,609.65	
All other	193,354.27	
(Total expense of management, $313,325.04.)		
Total disbursements		$2,264,791.46
Balance on hand Dec. 31, 1900		$1,297,730.19

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate	$87,707.72
Book value of bonds and stocks owned	863,667.87
Cash in office	1,549.08
Cash in bank	344,805.52
Total	$1,297,730.19

NON-LEDGER ASSETS.

Interest due and accrued	$3,210.80	
Rents due	170.00	
Market value of bonds and stocks over book value	15,773.03	
Assessments held by subordinate bodies	215,508.09	
Total non-ledger assets		$234,661.92
Gross assets		$1,532,392.11

ITEMS NOT ADMITTED.

Depreciation in value of real estate	$37,707.72
Total admitted assets	$1,494,684.39

LIABILITIES.

Losses in process of adjustment	$308,200.00	
Salaries, rents, expenses, etc., due or accrued	24,195.16	
Total		$332,395.16
Balance		$1,162,289.23

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Jan. 1	170,489	$244,956,500.00
Certificates or policies written during year	51,285	58,905,000.00
Total	221,774	$303,861,500.00
Certificates or policies ceased to be in force	17,942	17,001,500.00
Certificates or policies in force Dec. 31	203,832	$286,860,000.00

Losses and claims unpaid Jan. 1	172	$286,500.00
Losses and claims incurred during the year	1,250	1,901,950.00
Total	1,422	$2,188,450.00
Losses and claims paid during year	1,217	1,880,250.00
Losses and claims unpaid Dec. 31	205	$308,200.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1	442	$252,500.00
Certificates or policies written during year	818	354,000.00
Total	1,260	$606,500.00
Certificates or policies ceased to be in force	220	60,500.00
Certificates or policies in force Dec. 31	1,040	$546,000.00
Gross amount paid by New Hampshire members without deductions		$3,825.58

ENDOWMENT RANK KNIGHTS OF PYTHIAS.

CHICAGO, ILL.

Incorporated October 5, 1875. Commenced business November 1, 1877.

C. F. S. NEAL, *President.* CHARLES H. KESSLER, *Secretary.*

INCOME, 1900.

Membership fees	$15,218.50
Per capita tax	138,871.81
Assessments, mortuary	1,339,581.03
Medical examiners' fees, etc	3,805.07
All other sources	29,844.25
Total income	$1,527,320.66
Balance on hand Dec. 31, 1899	488,457.69
Total net resources	$2,015,778.35

DISBURSEMENTS, 1900.

Death claims	$1,334,091.36	
Advance payments returned	6,907.39	

Membership fees retained by local branches	$15,218.50	
Salaries of officers and employees	71,590.52	
Medical examiners' fees	31,158.75	
All other	36,960.66	
(Total expense of management, $139,709.93.)		
Total disbursements		$1,495,927.18
Balance on hand Dec. 31, 1900		$519,851.17

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate	$38,104.14
Loans on mortgages	36,737.77
Loans secured by pledge of bonds, stocks, etc	2,521.72
Book value of bonds and stocks owned	24,890.00
Cash in bank	42,974.80
All other assets	367,622.74
Total	$512,851.17

NON-LEDGER ASSETS.

Interest due, $3,108.32; accrued, $629.00	$3,737.32	
Market value of real estate over book value	11,895.86	
Market value of bonds and stocks over book value	1,200.00	
Assessments held by subordinate bodies	19,166.70	
Furniture, fixtures, and supplies	4,000.00	
All other	96,118.07	
Total non-ledger assets		$136,117.95
Gross assets		$648,969.12

ITEMS NOT ADMITTED.

Furniture, fixtures, safes, supplies, etc	$4,000.00
Total admitted assets	$644,969.12

LIABILITIES.

Losses in process of adjustment	$419,161.14
Balance	$225,807.98

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Jan. 1.....	60,522	$108,389,500.00
Certificates or policies written during year.....	11,324	16,051,000.00
Total	71,846	$124,440,500.00
Certificates or policies ceased to be in force.....	5,285	8,077,000.00
Certificates or policies in force Dec. 31.....	66,561	$116,363,500.00
Losses and claims unpaid Jan. 1.....	158	$331,634.38
Losses and claims incurred during the year.....	728	1,491,000.00
Total	886	$1,822,634.38
Losses and claims paid during year.....	659	1,403,473.24
Losses and claims unpaid Dec. 31.....	227	$419,161.14

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	522	$713,000.00
Certificates or policies written during year.....	85	121,500.00
Total	607	$834,500.00
Certificates or policies ceased to be in force.....	43	61,500.00
Certificates or policies in force Dec. 31.....	564	$773,000.00
Losses and claims unpaid Jan. 1.....	2	$3,000.00
Losses and claims incurred during year.....	6	13,000.00
Total	8	$16,000.00
Losses and claims paid during year.....	7	13,000.00
Gross amount paid by New Hampshire members without deductions		$9,120.95

LADIES' CATHOLIC BENEVOLENT ASSOCIATION.

ERIE, PA.

Incorporated March, 1889. Commenced business April 9, 1890.

MRS. E. B. MCGOWAN, *President.* MRS. J. A. ROYER, *Secretary.*

INCOME, 1900.

Membership fees	$4,727.50
Per capita tax	25,222.00
Assessments, mortuary, $343,851.67; reserve,	361,617.03
All other sources	22,094.99
Total income	$413,661.52
Balance on hand Dec. 31, 1899	77,480.07
Total net resources	$491,141.59

DISBURSEMENTS, 1900.

Death claims	$338,716.67	
Salaries of officers and employees	8,620.00	
All other	23,946.72	
(Total expense of management, $38,127.55.)		
Total disbursements		$376,844.22
Balance on hand Dec. 31, 1900		$114,297.37

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in office	$2,340.41
Cash in bank	111,956.96
Total	$114,297.37

NON-LEDGER ASSETS.

Assessments held by subordinate bodies	$42,283.33
Gross assets	$156,581.70

LIABILITIES.

Losses due and unpaid	$42,283.33
Balance	$114,297.37

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Jan. 1.....	49,188	$43,833,000.00
Certificates or polices written during year.....	8,640	5,901,500.00
Total	57,828	$49,734,500.00
Certificates or policies ceased to be in force....	659	609,500.00
Certificates or policies in force Dec. 31.....	57,169	$49,125,000.00
Losses and claims unpaid Jan. 1.....	51	$44,000.00
Losses and claims incurred during the year.....	375	337,000.00
Total	426	$381,000.00
Losses and claims paid during year.....	380	338,716.67
Losses and claims unpaid Dec. 31.....	46	$42,283.33

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	53	$42,500.00
Certificates or policies written during year.....	38	24,000.00
Total	91	$66,500.00
Certificates or policies ceased to be in force.....	1	1,000.00
Certificates or policies in force Dec. 31.....	90	$65,500.00
Losses and claims incurred and paid during year	1	$1,000.00
Gross amount paid by New Hampshire members without deductions		$442.42

LADIES OF THE MACCABEES OF THE WORLD.

PORT HURON, MICH.

Incorporated April 6, 1897. Commenced business October 1, 1892.

LILLIAN M. HOLLISTER, *President.* BINA M. WEST, *Secretary.*

INCOME, 1900.

Membership fees	$16,463.51
Per capita tax.....	38,214.78

Assessments, mortuary, $450,302.91; reserve, $73,372.05; expense, $51,931.33		$575,606.29
Medical examiners' fees paid by applicant		2,712.75
All other sources		5,183.42
Total income		$638,180.75
Balance on hand Dec. 31, 1899		230,449.37
Total net resources		$868,630.12

DISBURSEMENTS, 1900.

Death claims	$443,779.40	
Disability claims	2,400.00	
Advance payments returned to rejected applicants	3,862.04	
Salaries of officers and employees	46,454.94	
Medical examiners' fees	3,500.00	
All other	77,058.21	
(Total expense of management, $127,013.15.)		
Total disbursements		$574,654.59
Balance on hand Dec. 31, 1900		$293,975.53

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of bonds and stocks owned	$115,350.00
Cash in bank	178,625.53
Total	$293,975.53

NON-LEDGER ASSETS.

Per capita tax held by subordinate bodies	$20,000.00
Gross assets	$313,975.53

ITEMS NOT ADMITTED.

Depreciation of assets	$1,350.00
Total admitted assets	$312,625.53

LIABILITIES.

Losses in process of adjustment	$56,000.00	
Salaries, rents, expenses, etc., due or accrued	12,115.61	
Total		$68,115.61
Balance		$244,509.92

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Jan. 1.....	56,267	$55,397,000.00
Certificates or policies written during year.....	15,184	12,765,000.00
Total	71,451	$68,162,000.00
Certificates or policies ceased to be in force....	6,115	6,058,367.00
Certificates or policies in force Dec. 31.....	65,336	$62,103,633.00
Losses and claims unpaid Jan. 1.....	68	$77,050.00
Losses and claims incurred during the year.....	437	436,200.00
Total	505	$513,250.00
Losses and claims paid during year.....	452	457,250.00
Losses and claims unpaid Dec. 31.....	53	$56,000.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	109	$103,500.00
Certificates or policies written during year.....	114	91,500.00
Total	223	$195,000.00
Certificates or policies ceased to be in force.....	65	50,500.00
Certificates or policies in force Dec. 31.....	158	$144,500.00
Losses and claims incurred and paid during year	2	$2,000.00
Gross amount paid by New Hampshire members without deductions		$903.25

LOCOMOTIVE ENGINEERS' MUTUAL LIFE AND ACCIDENT INSURANCE COMPANY.

CLEVELAND, OHIO.

Incorporated March 1, 1894. Commenced business March 1, 1894.

WILLIAM E. FUTCH, *President.* WILLIAM B. PRENTER, *Secretary.*

INCOME, 1900.

Membership fees	$2,584.92

Assessments, mortuary, $833,125.50; expense, $12,304.95	$845,430.45
All other sources	2,860.47
Total income	$850,875.84
Balance on hand Dec. 31, 1899	89,707.95
Total net resources	$940,583.79

DISBURSEMENTS, 1900.

Death claims	$810,750.00	
Salaries of officers and employees	33,065.90	
All other	5,331.52	
(Total expense of management, $38,397.42.)		
Total disbursements		$849,147.42
Balance on hand Dec. 31, 1900		$91,436.37

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in bank	$91,436.37

LIABILITIES.

(None.)

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Jan. 1	67,745	$50,808,750.00
Certificates or policies written during year	8,281	6,210,750.00
Total	76,026	$57,019,500.00
Certificates or policies ceased to be in force	4,407	3,305,250.00
Certificates or policies in force Dec. 31	71,619	$53,714,250.00
Losses and claims unpaid Jan. 1	97	$12,750.00
Losses and claims incurred during the year	1,080	810,000.00
Total	1,177	$822,750.00
Losses and claims paid during year	1,177	822,750.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1	197	$147,750.00
Certificates or policies written during year	9	6,750.00
Total	206	$154,500.00

Certificates or policies ceased to be in force.....	8	$6,000.00
Certificates or policies in force Dec. 31.....	198	$148,500.00
Losses and claims incurred and paid during year	4	$3,000.00
Gross amount paid by New Hampshire members without deductions		$2,551.25

MERRIMACK COUNTY ODD FELLOWS' MUTUAL RELIEF ASSOCIATION.

CONCORD, N. H.

Organized March 4, 1871. Commenced business March 4, 1871.

HORACE A. BROWN, *President.* JOHN W. BOURLET, *Secretary.*

INCOME, 1900.

Membership fees		$28.00
Assessments, mortuary.....		21,691.66
All other sources.....		591.44
Total income.....		$22,311.10
Balance on hand Dec. 31, 1899.....		23,136.09
Total net resources.....		$45,447.19

DISBURSEMENTS, 1900.

Death claims.....	$41,844.80	
Salaries of officers and employees.....	517.80	
All other.....	288.30	
(Total expense of management, $806.10.)		
Total disbursements.....		$42,650.90
Balance on hand Dec. 31, 1900.....		$2,796.29

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in bank.....	$2,796.29

LIABILITIES.

(None.)

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.*

	Number.	*Amount.*
Certificates or policies in force Jan. 1	1,455	.....
Certificates or policies written during year	14	.....
Total	1,469	.....
Certificates or policies ceased to be in force	457	.....
Certificates or policies in force Dec. 31	1,012	.....
Losses and claims incurred during the year	45	.....
Losses and claims paid during year	.....	$41,844.80
Gross amount paid by New Hampshire members without deductions		$18,616.86

NATIONAL ASSOCIATION RAILWAY POSTAL CLERKS.

PORTSMOUTH, N. H.

Incorporated December 14, 1898. Commenced business December 14, 1898.

C. L. SHAFFER, *President.* GEORGE A. WOOD, *Secretary.*

INCOME, 1900.

Membership fees	$3,676.00
Per capita tax	2,496.00
Assessments	23,184.00
All other sources	180.00
Total income	$29,536.00
Balance on hand Dec. 31, 1899	6,465.65
Total net resources	$36,001.65

DISBURSEMENTS, 1900.

Death claims	$2,000.00
Disability claims	13,233.61
Salaries of officers and employees	1,070.20

*No business transacted outside the state.

All other	$1,494.38	
(Total expense of management, $2,564.58.)		
Total disbursements		$17,798.19
Balance on hand Dec. 31, 1900		$18,203.46

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of bonds and stocks owned	$10,975.00
Cash in bank	7,228.46
Total	$18,203.46

LIABILITIES.

(None.)

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Jan. 1	1,306	$2,612,000.00
Certificates or policies written during year	1,838	5,514,000.00
Total	3,144	$8,126,000.00
Certificates or policies ceased to be in force	96	*
Certificates or policies in force Dec. 31	3,048	$9,144,000.00
Losses and claims incurred and paid during year	217	$15,233.51

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1	7	$14,000.00
Certificates or policies written during year	4	12,000.00
Total	11	$26,000.00
Certificates or policies ceased to be in force	.....	*
Certificates or policies in force Dec. 31	11	$33,000.00
Gross amount paid by New Hampshire members without deductions		$102.00

*Death benefit increased during year.

NEW ENGLAND ORDER OF PROTECTION.

BOSTON, MASS.

Incorporated November 12, 1887. Commenced business November 17, 1887.

LEVI W. SHAW, *President.* DANIEL M. FRYE, *Secretary.*

INCOME, 1900.

Membership fees	$5,661.00
Per capita tax	29,481.50
Assessments, mortuary	403,897.62
Medical examiners' fees paid by applicant	3,846.00
All other sources	2,138.04
Total income	$445,024.16
Balance on hand Dec. 31, 1899	52,368.72
Total net resources	$497,392.88

DISBURSEMENTS, 1900.

Death claims	$439,000.00	
Per capita tax paid grand and local lodges	14,110.25	
Salaries of officers and employees	12,239.59	
Medical examiners' fees	2,255.00	
All other	8,470.04	
(Total expense of management, $37,074.88.)		
Total disbursements		$476,074.88
Balance on hand Dec. 31, 1900		$21,318.00

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in bank	$21,318.00

NON-LEDGER ASSETS.

Assessments held by subordinate bodies, estimated	$45,500.00
Gross assets	$66,818.00

LIABILITIES.

Losses due and unpaid	$3,000.00	
Losses in process of adjustment	41,000.00	
Total		$44,000.00
Balance		$22,818.00

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Jan. 1.....	26,831	$46,977,000.00
Certificates or policies written during year.....	3,443	4,696,000.00
Total	30,274	$51,673,000.00
Certificates or policies ceased to be in force.....	1,149	1,792,000.00
Certificates or policies in force Dec. 31.....	29,125	$49,881,000.00
Losses and claims unpaid Jan. 1.....	20	$41,000.00
Losses and claims incurred during the year.....	242	442,000.00
Total	262	$483,000.00
Losses and claims paid during year.....	241	439,000.00
Losses and claims unpaid Dec. 31.....	21	$44,000.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	1,171	$1,786,000.00
Certificates or policies written during year.....	283	381,000.00
Total	1,454	$2,167,000.00
Certificates or policies ceased to be in force.....	81	106,000.00
Certificates or policies in force Dec. 31.....	1,373	$2,061,000.00
Losses and claims incurred during year.....	7	$13,000.00
Losses and claims paid during year.....	6	11,000.00
Gross amount paid by New Hampshire members without deductions		$15,790.87

PATRONS' RELIEF ASSOCIATION.

MANCHESTER, N. H.

Incorporated February 24, 1900. Commenced business January 1, 1879.

N. J. BACHELDER, *President.* GEORGE R. DRAKE, *Secretary.*

INCOME, 1900.

Membership fees	$950.00
Per capita tax	593.25
Assessments, mortuary	10,655.95
Total income	$12,199.20
Balance on hand Dec. 31, 1899	1,690.30
Total net resources	$13,889.50

DISBURSEMENTS, 1900.

Death claims	$8,425.00	
Payments returned	4.00	
Salaries of officers and employees	165.00	
All other	1,578.37	
(Total expense of management, $1,747.37.)		
Total disbursements		$10,172.37
Balance on hand Dec. 31, 1900		$3,717.13

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in bank	$3,717.13

LIABILITIES.

(None.)

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.*

	Number.	*Amount.*
Certificates or policies in force Jan. 1	857	.....
Certificates or policies written during year	475	.....
Total	1,332	.....

*No business transacted outside the state.

Certificates or policies ceased to be in force.....	536	.....
Certificates or policies in force Dec. 31.....	796	.....
Losses and claims incurred during the year.....	12	$8,425.00
Gross amount paid by New Hampshire members without deductions		$11,267.20

UNITED ORDER OF THE PILGRIM FATHERS.

LAWRENCE, MASS.

Incorporated March 15, 1879. Commenced business March 15, 1879.

HENRY S. TREADWELL, *President.* NATHAN CRARY, *Secretary.*

INCOME, 1900.

Per capita tax.....	$17,391.07
Assessments, mortuary.....	453,081.29
Medical examiners' fees paid by applicant.....	2,034.00
All other sources.....	2,287.53
Total income.....	$474,793.89
Balance on hand Dec. 31, 1899.....	27,668.50
Total net resources.....	$502,462.39

DISBURSEMENTS, 1900.

Death claims.....	$471,500.00	
Salaries of officers and employees.....	8,184.53	
Medical examiners' fees.....	2,034.00	
All other.....	11,042.44	
(Total expense of management, $21,260.97.)		
Total disbursements.....		$492,760.97
Balance on hand Dec. 31, 1900.....		$9,701.42

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of bonds and stocks owned.....	$3,000.00
Cash in bank.....	6,701.42
Total	$9,701.42

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....		$1,000.00
Gross assets.....		$10,701.42

LIABILITIES.

Losses due and unpaid.....	$36,000.00	
Losses in process of adjustment.....	7,000.00	
Total		$43,000.00

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Jan. 1.....	23,831	$36,893,500.00
Certificates or policies written during year.....	891	924,500.00
Total	24,722	$37,818,000.00
Certificates or policies ceased to be in force....	2,411	3,133,500.00
Certificates or policies in force Dec. 31.....	22,311	$34,684,500.00
Losses and claims unpaid Jan. 1.....	43	$67,500.00
Losses and claims incurred during the year....	272	447,000.00
Total	315	$514,500.00
Losses and claims paid during year.....	290	471,500.00
Losses and claims unpaid Dec. 31.....	25	$43,000.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	3,239	$4,929,000.00
Certificates or policies written during year.....	102	103,500.00
Total	3,341	$5,032,500.00
Certificates or policies ceased to be in force.....	426	454,000.00
Certificates or policies in force Dec. 31.....	2,915	$4,578,500.00
Losses and claims unpaid Jan. 1.....	4	$6,000.00
Losses and claims incurred during year.....	31	54,000.00
Total	35	$60,000.00

Losses and claims paid during year.....	33	$57,000.00
Gross amount paid by New Hampshire members without deductions		$59,353.82

SUPREME COUNCIL OF THE ROYAL ARCANUM.

BOSTON, MASS.

Incorporated November 5, 1877. Commenced business June 22, 1877.

W. HOLT APGAR, *President.* W. O. ROBSON, *Secretary.*

INCOME, 1900.

Changes of benefit certificates.....	$2,758.00
Per capita tax, etc.....	159,706.60
Assessments, mortuary.....	6,604,709.24
All other sources.....	59,808.82
Total income.....	$6,826,982.66
Balance on hand Dec. 31, 1899.....	1,573,036.76
Total net resources.....	$8,400,019.42

DISBURSEMENTS, 1900.

Death claims	$6,277,068.65	
Changes of benefit certificates.....	6.50	
Salaries of officers and employees.....	97,975.78	
All other.....	64,098.06	
(Total expense of management, $160,186.49.)		
Total disbursements.....		$6,439,148.99
Balance on hand Dec. 31, 1900.....		$1,960,870.43

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	$59,170.97
Book value of bonds and stocks owned.....	1,322,574.97
Cash in bank.....	579,124.49
Total	$1,960,870.43

NON-LEDGER ASSETS.

Interest due and accrued	$9,261.08	
Market value of bonds and stocks over book value	60,040.03	
Assessments held by subordinate bodies	560,135.78	
All other assets	17,647.38	
Total non-ledger assets		$647,084.27
Gross assets		$2,607,954.70

ITEMS NOT ADMITTED.

Furniture, fixtures, safes, supplies, etc	$14,622.97	
Bills receivable, not secured	1,887.21	
Depreciation in real estate	8,000.00	
Deputies' balances unsecured	1,137.20	
Total		$25,647.38
Total admitted assets		$2,582,307.32

LIABILITIES.

Losses in process of adjustment	$773,923.80	
All other	1,238.30	
Total		$775.162.10
Balance		$1,807,145.22

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Jan. 1	$193,868	$539,920,500.00
Certificates or policies written during year	24,086	40,777,500.00
Total	217,954	$580,698,000.00
Certificates or policies ceased to be in force	7,880	21,873,000.00
Certificates or policies in force Dec. 31	210,074	$558,825,000.00
Losses and claims unpaid Jan. 1	253	$733,750.00
Losses and claims incurred during the year	2,229	6,310,000.00
Total	2,482	$7,043,750.00
Losses and claims paid during year	2,213	6,288,826.20
Losses and claims unpaid Dec. 31	269	$754,923.80

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	491	$1,385,000.00
Certificates or policies written during year.....	95	114,000.00
Total	586	$1,499,000.00
Certificates or policies ceased to be in force.....	31	77,000.00
Certificates or policies in force Dec. 31.....	555	$1,422,000.00
Losses and claims unpaid Jan. 1.....	1	$3,000.00
Losses and claims incurred during year.....	7	19,500.00
Total	8	$22,500.00
Losses and claims paid during year.....	8	22,500.00
Gross amount paid by New Hampshire members without deductions		$18,287.38

ROYAL TEMPLARS OF TEMPERANCE.

BUFFALO, N. Y.

Incorporated July 1, 1878. Commenced business February 3, 1877.

FRANK D. MUSE, *President.* ESBON B. REW, *Secretary.*

INCOME, 1900.

Membership fees	$1,465.00
Per capita tax.....	910.41
Assessments, mortuary, $344,844.07; reserve, $1,091.59..	345,935.66
Medical examiners' fees paid by applicant.....	812.11
All other sources.....	21,211.56
Total income.....	$370,334.74
Balance on hand Dec. 31, 1899.....	40,597.14
Total net resources.....	$410,931.88

DISBURSEMENTS, 1900.

Death claims.....	$330,682.33
Disability claims	5,775.00

Salaries of officers and employees	$22,693.43	
All other	10,671.08	
(Total expense of management, $33,364.51.)		
Total disbursements		$369,821.84
Balance on hand Dec. 31, 1900		$41,110.04

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate	$2,552.62
Loans on mortgages	15,800.00
Cash in office	1,815.07
Cash in bank	6,483.97
All other	14,458.38
Total	$41,110.04

NON-LEDGER ASSETS.

Interest due, $276.50; accrued, $198.55	$475.05	
Market value of real estate over book value	1,947.38	
Assessments held by subordinate bodies	60,000.00	
Special assessments	24,000.00	
Total non-ledger assets		86,422.43
Gross assets		$127,532.47

LIABILITIES.

Losses due and unpaid	$98,000.00
Balance	$29,532.47

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Jan. 1	12,214	$14,506,150.00
Certificates or policies written during year	1,465	1,101,500.00
Total	13,679	$15,607,650.00
Certificates or policies ceased to be in force	1,582	1,218,500.00
Certificates or policies in force Dec. 31	12,097	$14,389,150.00

Losses and claims unpaid Jan. 1	55	$84,150.00
Losses and claims incurred during the year	237	321,175.00
Total	292	$405,325.00
Losses and claims paid during year	220	307,325.00
Losses and claims unpaid Dec. 31	72	$98,000.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1	119	$145,500.00
Certificates or policies written during year	.....	.....
Total	119	$145,500.00
Certificates or policies ceased to be in force	18	26,250.00
Certificates or policies in force Dec. 31	101	$119,250.00
Losses and claims unpaid Jan. 1	1	$1,000.00
Losses and claims incurred during year	4	5,000.00
Total	5	$6,000.00
Losses and claims paid during year	3	4,000.00
Gross amount paid by New Hampshire members without deductions		$4,520.00

ORDER OF SCOTTISH CLANS.

BOSTON, MASS.

Incorporated July 5, 1881. Commenced business November 30, 1878.

W. H. STEEN, *President.* PETER KERR, *Secretary.*

INCOME, 1900.

Membership fees	$1,221.00
Per capita tax	6,640.00
Assessments, mortuary	57,632.38
All other sources	465.60
Total income	$65,958.98
Balance on hand Dec. 31, 1899	21,223.33
Total net resources	$87,182.31

DISBURSEMENTS, 1900.

Death claims	$48,000.00	
Salaries of officers and employees	2,889.50	
Medical examiners' fees	75.00	
All other	4,568.46	
(Total expense of management, $7,532.96.)		
Total disbursements		$55,532.96
Balance on hand Dec. 31, 1900		$31,649.35

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in bank	$17,253.72
Cash in hands of former treasurer	14,395.63
Total	$31,649.35

NON-LEDGER ASSETS.

Assessments held by subordinate bodies	$5,000.00
Gross assets	$36,649.35

ITEMS NOT ADMITTED.

Furniture, fixtures, safes, supplies, etc	$300.00
Total admitted assets	$36,349.35

LIABILITIES.

Losses not yet due	$8,000.00
Balance	$28,349.35

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Jan. 1	5,330	$4,554,000.00
Certificates or policies written during year	1,163	625,000.00
Total	6,493	$5,179,000.00
Certificates or policies ceased to be in force	432	139,000.00
Certificates or policies in force Dec. 31	6,061	$5,040,000.00

Losses and claims unpaid Jan. 1	5	$5,750.00
Losses and claims incurred during the year	43	50,250.00
Total	48	$56,000.00
Losses and claims paid during year	44	48,000.00
Losses and claims unpaid Dec. 31	4	$8,000.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1	101	$69,750.00
Certificates or policies written during year	35	26,000.00
Total	136	$95,750.00
Certificates or policies ceased to be in force	10	11,750.00
Certificates or policies in force Dec. 31	126	$84,000.00
Losses and claims incurred and paid during year	1	$500.00
Gross amount paid by New Hampshire members without deductions		$899.20

SOCIETE DES ARTISIANS DE MONTREAL.

MONTREAL, CANADA.

Incorporated December 28, 1876. Commenced business August 14, 1877.

JOSEPH THIBEAULT, *President.* AVILA BOURBONNIERE, *Secretary.*

INCOME, 1900.

Membership fees	$8,180.70
Per capita tax	86,831.97
Assessments, mortuary	129,502.20
Medical examiners' fees paid by applicant	1,470.00
All other sources	14,155.77
Total income	$240,140.64
Balance on hand Dec. 31, 1899	265,330.58
Total net resources	$505,471.22

DISBURSEMENTS, 1900.

Death claims	$114,800.00	
Disability claims	49,677.57	
Salaries of officers and employees	19,074.74	
Medical examiners' fees	1,949.60	
All other	62,501.72	
(Total expense of management, $83,526.06.)		
Total disbursements		$248,003.63
Balance on hand Dec. 31, 1900		$257,467.59

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Loans secured by pledge of bonds, stocks, etc	$222,491.58
Cash in office	271.32
Cash in bank	24,704.69
Special deposits	10,000.00
Total	$257,467.59

NON-LEDGER ASSETS.

Interest accrued	$607.52	
Furniture, fixtures, and supplies	5,970.65	
Total non-ledger assets		6,578.17
Gross assets		$264,045.76

ITEMS NOT ADMITTED.

Furniture, fixtures, safes, supplies, etc	$5,970.65
Total admitted assets	$258,075.11

LIABILITIES.

(None.)

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Jan. 1	13,956	$13,893,000.00
Certificates or policies written during year	2,040	2,040,000.00
Total	15,996	$15,933,000.00
Certificates or policies ceased to be in force	1,150	1,147,000.00
Certificates or policies in force Dec. 31	14,846	$14,786,000.00

Losses and claims unpaid Jan. 1	6	$6,000.00
Losses and claims incurred during the year	118	114,700.00
Total	124	$120,700.00
Losses and claims paid during year	118	115,100.00
Losses and claims unpaid Dec. 31	6	$5,600.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1	177	$177,000.00
Certificates or policies written during year	157	157,000.00
Total	334	$334,000.00
Certificates or policies ceased to be in force	43	43,000.00
Certificates or policies in force Dec. 31	291	$291,000.00
Losses and claims incurred and paid during year	1	$1,000.00
Gross amount paid by New Hampshire members without deductions		$2,299.80

SONS OF TEMPERANCE NATIONAL MUTUAL RELIEF SOCIETY.

WASHINGTON, D. C.

Incorporated June 25, 1879. Commenced business June 25, 1879.

BENJAMIN R. JEWELL, *President.* F. M. BRADLEY, *Secretary.*

INCOME, 1900.

Assessments, mortuary	$30,632.55
All other sources	120.98
Total income	$30.753.53
Balance on hand Dec. 31, 1899	1,270.86
Total net resources	$32,024.39

DISBURSEMENTS, 1900.

Death claims	$26,243.75
Salaries of officers and employees	2,826.33

Medical examiners' fees	$16.50	
All other	1,093.73	
(Total expense of management, $3,936.56.)		
Total disbursements		$30,180.31
Balance on hand Dec. 31, 1900		$1,844.08

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in bank	$1,844.08

LIABILITIES.

Losses in process of adjustment	$25,756.25

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

Certificates or policies in force Jan. 1	966	$1,071,000.00
Certificates or policies written during year	51	35,800.00
Total	1,017	$1,106,800.00
Certificates or policies ceased to be in force	73	90,700.00
Certificates or policies in force Dec. 31	944	$1,016,100.00
Losses and claims unpaid Jan. 1	9	$15,500.00
Losses and claims incurred during the year	23	36,500.00
Total	32	$52,000.00
Losses and claims paid during year	17	26,243.75
Losses and claims unpaid Dec. 31	5	$25,700.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1	55	$68,810.00
Certificates or policies written during year	.....	.....
Total	55	$68,810.00
Certificates or policies ceased to be in force	1	1,000.00
Certificates or policies in force Dec. 31	54	$67,810.00
Gross amount paid by New Hampshire members without deductions		$1,726.00

ORDER UNITED AMERICAN MECHANICS.

PHILADELPHIA, PA.

Organized September, 1879. Commenced business September, 1879.

ELMER E. HILL, *President.* JOHN SERVER, *Secretary.*

INCOME, 1900.

Membership fees	$13.00
Per capita tax	19.00
Assessments, mortuary	5,765.25
All other sources	104.25
Total income	$5,901.50
Balance on hand Dec. 31, 1899	4,591.65
Total net resources	$10,493.15

DISBURSEMENTS, 1900.

Death claims	$6,603.00	
Salaries of officers and employees	6.00	
All other	276.06	
(Total expense of management, $282.06.)		
Total disbursements		$6,885.06
Balance on hand Dec. 31, 1900		$3,608.09

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in bank	$2,858.09
All other	750.00
Total	$3,608.09

LIABILITIES.

(None.)

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

Certificates or policies in force Jan. 1	497	.....
Certificates or policies written during year	4	.....
Total	501	.....

Certificates or policies ceased to be in force.....	298	.....
Certificates or policies in force Dec. 31.....	203	.....
Losses and claims unpaid Jan. 1.....	3	$1,526.00
Losses and claims incurred during the year.....	13	5,077.00
Total	16	$6,603.00
Losses and claims paid during year.....	16	6,603.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	25	.....
Certificates or policies written during year.....	1	.....
Total	26	.....
Certificates or policies ceased to be in force.....	20	.....
Certificates or policies in force Dec. 31.....	6	.....
Gross amount paid by New Hampshire members without deductions		$167.75

ANCIENT ORDER UNITED WORKMEN.

BOSTON, MASS.

Incorporated February 9, 1883. Commenced business February 25, 1879.

WALTER LEIGH, *President.* J. EDWARD BURTT, *Secretary.*

INCOME, 1900.

Membership fees	$369,075.80
Per capita tax.....	57,873.75
Assessments, mortuary, $1,043,601.50; disability, $4,000.00	1,047,601.50
Medical examiners' fees paid by applicant.....	10,533.90
All other sources.....	18,363.53
Total income.....	$1,503,448.48
Balance on hand Dec. 31, 1899.....	87,707.54
Total net resources.....	$1,591,156.02

DISBURSEMENTS, 1900.

Death claims.....	$1,012,000.00
Relief claims.....	115,319.60

Charity	$345.00	
Fees and dues retained by subordinate lodges	223,639.00	
Salaries of officers and employees	18,710.52	
Medical examiners' fees	10,533.90	
All other	47,932.03	
(Total expense of management, $300,815.45.)		
Total disbursements		$1,428,480.05
Balance on hand Dec. 31, 1900		$162,675.97

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate	$26,000.00
Cash in bank	136,675.97
Total	$162,675.97

LIABILITIES.

Losses due and unpaid	$12,000.00	
Losses in process of adjustment	72,000.00	
Total		$84,000.00
Balance		$78,675.97

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

Certificates or policies in force Jan. 1	57,294	$114,588,000.00
Certificates or policies written during year	4,395	8,045,000.00
Total	61,689	$122,633,000.00
Certificates or policies ceased to be in force	2,656	5,308,000.00
Certificates or policies in force Dec. 31	59,033	$117,325,000.00
Losses and claims unpaid Jan. 1	33	$65,000.00
Losses and claims incurred during the year	517	1,031,000.00
Total	550	$1,096,000.00
Losses and claims paid during year	508	1,012,000.00
Losses and claims unpaid Dec. 31	42	$84,000.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1	2,495	$4,990,000.00
Certificates or policies written during year	141	244,000.00
Total	2,636	$5,234,000.00
Certificates or policies ceased to be in force	103	206,000.00
Certificates or policies in force Dec. 31	2,533	$5,028,000.00
Losses and claims unpaid Jan. 1	1	$2,000.00
Losses and claims incurred during year	28	56,000.00
Total	29	$58,000.00
Losses and claims paid during year	28	56,000.00
Gross amount paid by New Hampshire members without deductions		$45,224.50

WOMEN'S CATHOLIC ORDER OF FORESTERS.

CHICAGO, ILL.

Incorporated January 31, 1894. Commenced business June 22, 1891.

ELIZABETH RODGERS, *President.* CATHERINE HUGHES, *Secretary.*

INCOME, 1900.

Membership fees	$5,925.00
Per capita tax	22,228.79
Assessments, mortuary, $301,386.33; reserve, $9,618.24	311,004.57
Medical examiners' fees paid by applicant	7,724.00
All other sources	6,841.08
Total income	$353,723.44
Balance on hand Dec. 31, 1899	53,607.55
Total net resources	$407,330.99

DISBURSEMENTS, 1900.

Death claims	$261,700.00
Salaries of officers and employees	12,239.02

Medical examiners' fees	$7,724.00	
All other	34,499.93	
(Total expense of management, $54,462.95.)		
Total disbursements		$316,162.95
Balance on hand Dec. 31, 1900		$91,168.04

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in bank	$91,168.04

NON-LEDGER ASSETS.

Assessments held by subordinate bodies	$21,000.00
Gross assets	$112,168.04

LIABILITIES.

Losses due and unpaid	$26,300.00
Balance	$85,868.04

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

Certificates or policies in force Jan. 1	27,988	$30,576,000.00
Certificates or policies written during year	5,874	6,379,000.00
Total	33,862	$36,955,000.00
Certificates or policies ceased to be in force	1,742	1,873,000.00
Certificates or policies in force Dec. 31	32,120	$34,582,000.00
Losses and claims unpaid Jan. 1	28	$30,000.00
Losses and claims incurred during the year	235	258,000.00
Total	263	$288,000.00
Losses and claims paid during year	239	261,700.00
Losses and claims unpaid Dec. 31	24	$26,300.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1	155	$155,000.00
Certificates or policies written during year	149	151,000.00
Total	304	$306,000.00

Certificates or policies ceased to be in force.....	3	$3,000.00
Certificates or policies in force Dec. 31.....	301	$303,000.00
Losses and claims incurred during year.....	1	$1,000.00
Gross amount paid by New Hampshire members without deductions		$2,014.47

WORKMEN'S BENEFIT ASSOCIATION.

BOSTON, MASS.

Incorporated June 23, 1893. Commenced business July 1, 1893.

J. VARNUM MOTT, *President.* JAMES H. CUTTEN, *Secretary.*

INCOME, 1900.

Membership fees		$272.06
Assessments, mortuary, $36,345.50; reserve, $9,070.50; expense, $19,105.00.....		64,521.00
All other sources.....		604.65
Total income.....		$65,397.65
Balance on hand Dec. 31, 1899.....		2,665.04
Total net resources.....		$68,062.69

DISBURSEMENTS, 1900.

Death claims.....	$35,000.00	
Salaries of officers and employees.....	11,914.96	
Medical examiners' fees.....	428.50	
All other.....	7,026.54	
(Total expense of management, $19,370.00.)		
Total disbursements.....		$54,370.00
Balance on hand Dec. 31, 1900.....		$13,692.69

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of bonds and stocks owned.....	$6,549.25
Cash in office.....	1,570.68
Cash in bank.....	5,572.76
Total	$13,692.69

LIABILITIES.

(None.)

BUSINESS OF 1900.

EXHIBIT OF CERTIFICATES OR POLICIES.

Certificates or policies in force Jan. 1.....	6,385	$6,385,000.00
Certificates or policies written during year.....	775	775,000.00
Total	7,160	$7,160,000.00
Certificates or policies ceased to be in force.....	536	536,000.00
Certificates or policies in force Dec. 31.....	6,624	$6,624,000.00
Losses and claims incurred during the year....	36	$36,000.00
Losses and claims paid during year.....	35	35,000.00
Losses and claims unpaid Dec. 31.....	1	$1,000.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	217	$217,000.00
Certificates or policies written during year.....	9	9,000.00
Total	226	$226,000.00
Certificates or policies ceased to be in force....	13	13,000.00
Certificates or policies in force Dec. 31.....	213	$213,000.00
Losses and claims incurred and paid during year	2	$2,000.00
Gross amount paid by New Hampshire members without deductions		$1,504.00

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